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Research Paper

Netbanking Benefits, Drawbacks And Security Tips

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ABSTRACT

Internet Banking refers to the banking services provided by the banks over the internet. Some of these services include paying of bills, funds transfer, viewing account statement, etc. Banks also deliver their latest products and services over the internet. Internet banking is performed through a computer system or similar devices that can connect to the banking system via the internet. Nowadays, you can also use internet banking on your mobile phones using a Wi-Fi or 3G connection. Due to the ease of availability of cyber cafes in the cities, it has become quite popular.

However the current trend of exclusively using the online mode to make all kinds of transactions has a few pitfalls which may prove costly in the long run unless guarded against from the beginning. There are several issues regarding the security of information over internet, loss of data, hacking of confidential financial data etc. Internet Banking Fraud is fraud or theft committed using online technology to illegally remove money from a bank account and/or transfer money to an account in a different bank. Internet Banking Fraud is a form of identity theft and is usually made possible through techniques such as phishing. Cyber-crime rate is increasing continuously in India during last 8-10 years as the number of internet users are increasing. Several security tips are suggested in this article for the Indian internet users.

KEYWORDS

net banking, security, cyber-crimes, and internet

Online banking has become an accepted norm of monetary transactions for millions in India over the past decade. The ease with which a customer can check his account, make payments online and transfer money between accounts has made this mode of banking hugely popular among Indians who are perpetually short of time to visit the bank physically. Online banking also provides a host of non-transactional features which are quite handy to the customer.

Key Benefits of Internet Banking

There are plenty of perks offered by banks to customers who adopt internet banking over the traditional visit physically to the nearest branch office.

**Convenience:** This is the single most important benefits that outweigh any shortcoming of internet banking. Making transactions and payments right from the comfort of home or office at the click of a button without even having to step out is a facility none would like to forego. Keeping a track of accounts through the internet is much faster and convenient as compared to going to the bank for the same. Even non transactional facilities like ordering check books online, updating accounts, enquiring about interest rates of various financial products etc become much simpler on the internet.

**Better Rates:** The banks stand to gain significantly by the use of internet banking as it implies lesser physical effort from their end. The need to acquire larger spaces for offices and employ more staff to deal with the customers is significantly reduced making it financially beneficial to the banks. This means that a portion of savings accrued can be passed on to the customers in terms of higher rates on deposits and lower rates on loans.

**Services:** Technology has made it extremely convenient for the bank as well as the customer to access to a host of wonderful services by simply logging in. These services include financial planning capabilities, functional budgeting and forecasting tools, loan calculators, investment analysis tools and equity trading platforms which are available as simple applications

on the bank's website. Additionally most banks also provide the facility of online tax forms and tax preparation.

**Mobility:** Internet banking has a step further in the last few years in the form of mobile internet banking which provides unlimited mobility to the customer who can now handle financial transactions even while on the move.

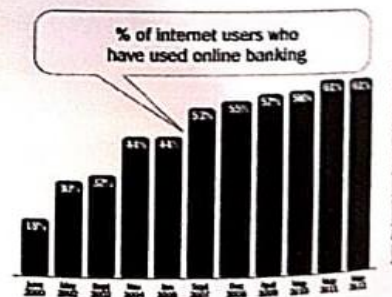


Fig. 1. Percentage of net banking users

From the above Figure it can be easily interpreted that the percentage of internet users who have used online banking is increasing continuously from 2000 to 2013 and onwards. The number of net banking users are growing continuously from 18% to 69% in a span of 13 years.

Drawbacks of Internet Banking

However the current trend of exclusively using the online mode to make all kinds of transactions has a few pitfalls which may prove costly in the long run unless guarded against from the beginning.

**Relationships:** Online transactions take a toll on the relationship with the banker which the traditional visit to the bank office used to foster. Personal relationship with the banker is essential for faster loan approval.

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Research Paper

Management

A Study Of Mobile Internet Users In India

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ABSTRACT

Mobile broadband is the marketing term for wireless Internet access through a portable modem, mobile phone, USB wireless modem, tablet or other mobile devices. The mobile Web refers to the use of browser-based Internet services from handheld mobile devices, such as smartphones or feature phones, through a mobile or other wireless network. Traditionally, access to the World Wide Web has been via fixed-line services on laptops and desktop computers. Nowadays, you can also use internet on your mobile phones using a Wi-Fi or 3G connection.

Mobile devices face an array of threats that take advantage of numerous vulnerabilities commonly found in such devices. These vulnerabilities can be the result of inadequate technical controls, but they can also result from the poor security practices of consumers. Cyber-crime rate is increasing continuously in India during last 8-10 years as the number of internet users are increasing. Several security measures are suggested for safe & secure usage of mobile internet. Few of the important security measures are continuously passwords must be changed, download apps from trusted websites, install quality antivirus etc.

KEYWORDS

-Mobile Internet, security, cyber-crimes, and internet

Mobile Internet refers to access to the Internet via a cellular telephone service provider. It is wireless accesses that can handoff to another radio tower while it is moving across the service area. It can refer an immobile device that stays connected to one tower, but this is not the meaning of "mobile" here. Wi-Fi and other better methods are commonly available for users not on the move. Cellular base stations are more expensive to provide than a wireless base station that connects directly to an internet service provider, rather than through the telephone system.

A mobile phone, such as a smartphone, that connects to data or voice services without going through the cellular base station is not on mobile Internet. A laptop with a broadband modem and a cellular service provider subscription that is traveling on a bus through the city is on mobile Internet.

A mobile broadband modem "tethers" the smartphone to one or more computers or other end user devices to provide access to the Internet via the protocols that cellular telephone service provider may offer.

Mobile broadband is the marketing term for wireless Internet access through a portable modem, mobile phone, USB wireless modem, tablet or other mobile devices. The first wireless Internet access became available in 1991 as part of the second generation (2G) of mobile phone technology. Higher speeds became available in 2001 and 2006 as part of the third (3G) and fourth (4G) generations. In 2011, 90% of the world's population lived in areas with 2G coverage, while 45% lived in areas with 2G and 3G coverage. Mobile broadband uses the spectrum of 225 MHz to 3700 MHz.



Fig.1. Growth of internet users Vs Mobile internet in India 2012-2016

From Fig.1, it can be understood that the Mobile internet popularity and usage in India is increasing drastically as compare to the normal internet users. As mobile internet was only 48 Million in Jun 12 out of 137 Million total internet users in India. The share of mobile internet user was very less as compare to other internet users. The rise of Mobile internet user can be clearly seen in fig.1 in the Blue color segment. Out of 462 Million internet users 371 Million users prefer Mobile internet for performing different activities over the internet. Several surveys predicted the huge rise can be seen in the upcoming years in the Mobile internet usage.

Purpose of Internet Access in Urban India -

- 80% - Online Communication
- 74% - Social Networking
- 30% - Entertainment
- 13% - Online Shopping
- 11% - Online Ticketing

A survey by IMRB I-Cube 2015, which was performed to identify the purpose of mobile internet access in Urban & rural India. In the earlier part of this paper we have monitored that the mobile internet is increasing with vast pace. we can observe very interesting figures regarding mobile internet usage. Out of total surveyed users it was identified that 80% mobile internet users in urban India use internet for online communication purpose. Mobile internet can be used on the go anywhere in India, people are using for different types of communication as official with email, personal etc. It is also observed that 74% users use mobile internet for social Networking such as Facebook, Twitter, LinkedIn, whatsapp etc. Mobile users tend towards using internet for performing more of social networking & communication over the information downloading related academic or other. It gives slight inclination of users for wasting of time on internet more on social networking than on academic & other related activities.

Mobile internet is definitely a significant move in the right direction as far as the satisfaction of the customer as well as...





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कडा ता.आष्टी जि.बीड



चिन्मय प्रकाशन, औरंगाबाद ९८२२८७५२९९

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प्रा. डॉ. वायकर ए. बी.

अर्दाशास्त्र विभाग

स्वामी विवेकानंद महाविद्यालय,

मंत्र जि. जालना

प्रास्ताविक :-

आज भारतातील सर्वच राज्यात संतुलीत विकासाची संकल्पना मान्य करण्यात आली आहे. महाराष्ट्र राज्यानेही संतुलीत विकासासाठी प्रयत्न सुरू केलेले आहेत. महाराष्ट्रात मराठवाडा व विदर्भ या विभागाचा फारसा विकास झालेला नाही. महाराष्ट्र राज्यात देशाच्या तुलनेत जलसिंचनाचे प्रमाण अगोदरच कमी आहे पण विभागनिहाय जलसिंचनाचा अनुशेष फार मोठा आहे. तो दूर करण्यासाठी राज्य व केंद्र सरकारने पुढाकार घेतलेला आहे पण आजपर्यंत तरी त्याला फारशे यश आलेले नाही.

या अभ्यासात महाराष्ट्रातील विविध विभागातील आर्दिक स्थातीचा तुलनात्मक अभ्यास केलेला आहे, तसेच प्रादेशिक असमतोल दूर करण्यासाठी केलेला प्रयत्नांचा आढावा घेतलेला आहे व शेवटी समतोल विभागीय विकासासाठी काही शिफारशी केलेल्या आहेत.

**महाराष्ट्राच्या जलसिंचन व विभागीय असमतोलाचा अभ्यास :-**

महाराष्ट्र राज्याचा स्थापनेनंतर महाराष्ट्र सरकारने आतापर्यंत सिंचनाचा अभ्यास करण्यासाठी व सिंचन कमतरतेमुळे निर्माण झालेल्या मागासपणाचा अभ्यास करण्यासाठी अनेक आयोग केले आहेत. १९६३ मध्ये स.गो. बर्वे यांच्या अध्यक्षतेखाली महाराष्ट्र राज्य सिंचन आयोगाची स्थापना केली होती. या समितीने महाराष्ट्रातील जलसंपत्तीचा अभ्यास केला व काही शिफारशी केल्या. १९७३ मध्ये अवर्षण प्रवण क्षेत्राची सत्यशोधन समिती स्थापन केली या समितीने अवर्षण प्रवण तालुक्यांची निवड केली. या क्षेत्रात जलसंधारणाची कामे एकात्मिक पध्दतीने पाणलोट क्षेत्रां आधारावर करण्याची व ठिंबक सिंचनाची शिफारस केली. १९८० मध्ये महाराष्ट्र सरकारच्या नियोजन आयोगाने जिल्हानिहाय अभ्यासाला सुरुवात केली. १९८३ मध्ये डॉ. वि. म. दांडेकर यांच्या अध्यक्षतेखाली समिती नियुक्त केली या समितीने विदर्भाचा ३९.१२ टक्के, मराठवाड्याचा २३.५६ टक्के व उर्वरीत महाराष्ट्राचा अनुशेष ३७.३२ टक्के असल्याचे निश्चित केले.

वि.म. दांडेकर समितीने नऊ विकास क्षेत्रात राज्याचा एकूण ३१८६ कोटीचा अनुशेष काढला. हा अनुशेष भरून काढण्यासाठी ८५ टक्के मागास भागासाठी निधी द्यावा अशी महत्वपूर्ण शिफारस केली.

भारतीय राज्य घटनेच्या ३७१(२) कलमाचा आधार घेऊन मागास भागासाठी वैधानिक विकास मंडळांची स्थापना एप्रिल १९९४ मध्ये झाली व विदर्भ, मराठवाडा आणि उर्वरीत महाराष्ट्र अशी तीन वैधानिक विकास मंडळे अस्तित्वात आली. वैधानिक विकास मंडळामुळे मागास भागांचा किती विकास झाला हे अजूनही समजलेले नाही.

१९८५ व ८६ आणि २००३-०४ या काळात राज्य सरकारने अनुशेष दूर करण्यासाठी १४०५०.९३ कोटी रुपये वार्षिक अंदाजपत्रकामध्ये तरतूद केली परंतु प्रत्यक्षात १०७४५.८१ कोटी रुपये मागास भागात खर्च करण्यात आले. त्यानंतरच्या काळात तर मागास भागासाठी

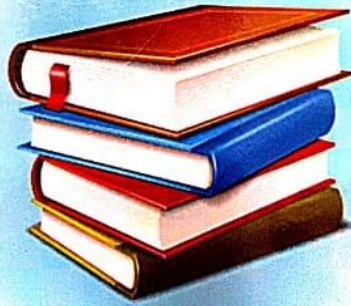
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प्रा. डॉ. अर्जुन बापुराव वायकर

स्वामी विवेकानंद महाविद्यालय, मंठा, जिल्हा - जालना

प्रा. डॉ. राजेंद्र उद्दान

स्वामी विवेकानंद महाविद्यालय, मंठा, जिल्हा - जालना

\*\*\*\*\*

### गोषवारा (Abstract):

देशातील जनतेचे आरोग्य व्यवस्थित राहण्यासाठी अन्नसुरक्षा अत्यंत महत्वाची आहे. अन्नसुरक्षिततेत अन्नाच्या भौतिक उपलब्धतेबरोबरच अन्नाचा गुणात्मक दर्जा महत्वाचा असतो. अन्न सुरक्षेमुळे लोकांना स्वस्तात अन्नधान्य उपलब्ध झाल्यामुळे जीवित होणार आहे तिचा वापर इतर जीवनावश्यक गोष्टींवरील खर्चासाठी करता येऊन लोकांना आत्मनिर्भर बनवता येईल. सरकार आज अनेक सामाजिक जबाबदाऱ्यांचे बहन करत आहे, त्यातीलच एक महत्वाची जबाबदारी म्हणजे अन्नसुरक्षा होय. भारतात अन्नसुरक्षा योजना अशाचवेळी पूर्ण होऊ शकते की, ज्यावेळी शेती क्षेत्राचा जलद विकास होऊन तिची उत्पादकता वाढेल.

**सुचनाक शब्द (Keywords):** अन्न सुरक्षा कायदा, लाभार्थी, कल्याणकारी राज्य, अन्नधान्य.

### प्रास्ताविक (Introduction) :

नैसर्गिक दृष्ट्या प्रत्येक सजीवाला जीवन जगण्यासाठी अन्नाची गरज असते मग ते अन्न खरेदी करण्याची कुवत असो किंवा नसो. या दृष्टिकोनातूनच अन्नाचे वितरण व अन्न खरेदी करण्यासाठी लागणारी क्रयशक्तीची निर्मिती करणे गरजेचे आहे. यासाठी सरकारने अन्नसुरक्षा योजनेअंतर्गत विविध सरकारी उपाययोजना आखल्या, ज्यात सार्वजनिक वितरण व्यवस्था, लक्ष्य प्रेरित सार्वजनिक वितरण व्यवस्था,

सरकारी साठा, अंत्योदय योजना, संपूर्ण ग्रामीण गजपार योजना व आता २०१३ मध्ये लागू झालेली राष्ट्रीय अन्नसुरक्षा योजना इत्यादींना उल्लेख करता येईल. या सर्व सरकारी योजनांचा थोडक्यात आढावा घेण्याचा प्रयत्न या संशोधन लेखाद्वारे करण्यात आलेला आहे. प्रत्येक प्राणी अन्नासाठी धडपडत असतो. मानव प्राणी त्याला अपवाद नाही. अन्न मिळवण्यासाठी प्रसंगी तो संघर्ष करत असतो. प्रत्येकाला अन्नाची गरज असूनही गरजेपुरते अन्न मिळत नाही. ही अन्नधान्याची गरज पूर्ण करण्यासाठी सरकारला हस्तक्षेप करावा लागतो व गरजूंना अन्नधान्य स्वस्तात उपलब्ध करून द्यावे लागते. अन्न सुरक्षेमुळे व्यक्तीची कार्यक्षमता वाढण्यासाठी मदत होत असते. भारतात अजूनही अनेक लोक उपाशी झोपतात, अनेक बालकांचे अन्न कमतरतेमुळे कुपोषण होते, गरोदरपणात योग्य आहार मिळत नाही तर अन्नावानून अनेकांना आपले जीव गमवावे लागतात. या सर्वोपरि एकच उपाय आहे व तो म्हणजे अन्न सुरक्षा यंत्रणा उभी करून त्याची प्रभावी अंमलबजावणी करणे होय. अन्नसुरक्षा विधेयक हे गरिबांच्या दृष्टिकोनातून एक संजीवनीच आहे. देशातील एकही गरीब कुटुंब अन्नावानून राहू नये हा उद्देश डोळ्यासमोर ठेऊन हे विधेयक मंजूर करण्यात आले आहे.

१९८६ च्या जागतिक विकास अहवालानुसार अन्नसुरक्षा म्हणजे क्रियाशील व आरोग्यदायी जीवन जगण्यासाठी देशातील लोकसंख्येला पुरेशे अन्न मिळण्याची खात्री किंवा कुवत म्हणजे अन्न सुरक्षा होय. अन्न सुरक्षा म्हणजे भुकेलेल्या सर्वांनाच वेळेवर व पुरेशे अन्न मिळणे होय. अन्न व शेती संघटनेच्या व्याख्येनुसार सर्व काळात सर्व लोकांना आवश्यक असलेले मुलभूत अन्न खात्रीशीर मिळणे म्हणजे अन्न सुरक्षा होय. अमेरिकेतील शेती विभागाच्या म्हणण्यानुसार आरोग्यपूर्ण व क्रियाशील आयुष्यासाठी कुटुंबातील सर्व सदस्यांना केव्हाही पुरेशे अन्न मिळू शकणे यास कुटुंबाची अन्नसुरक्षा म्हणता येईल. थोडक्यात असे म्हणता येईल कि, अन्नसुरक्षा म्हणजे एखाद्या देशातील सर्वच लोकांना आरोग्यदायी जीवन जगता येईल असे संख्यात्मक व गुणात्मक अन्न उपलब्ध असणे होय. संशोधनाची उद्दिष्टे :-



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## Rural Entrepreneurship in India: Challenges and Opportunities

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**Abstract:** Rural entrepreneurship is now a days a major opportunity for the people who migrate from rural areas or semi - urban areas to Urban areas. On the contrary it is also a fact that the majority of rural entrepreneurs is facing many problems due to not availability of primary amenities in rural areas of developing country like India. Lack of education, financial problems, insufficient technical and conceptual ability it is too difficult for the rural entrepreneurs to establish industries in the rural areas. This paper makes an attempt to find out the Problems and Challenges for the potentiality of Rural Entrepreneurship. It also focuses on the major problems faced by rural entrepreneurs especially in the fields of Marketing of products, financial amenities and other primary amenities, i.e. availability of electricity, water supply, transport facilities and required energy etc. Keywords: Rural Entrepreneurship, challenges, Problems, constraints, rural, amenities, i.e. availability of electricity, water supply, transport facilities and required energy etc. Keywords: Rural Entrepreneurship, challenges, Problems, constraints, rural, amenities.

### I. Introduction

#### Concept of Rural Entrepreneurship

Defining entrepreneurship is not an easy task. To some, entrepreneurship means primarily innovation, to others it means risk-taking? To others a market stabilizing force and to others still it means starting, owning and managing a small business. An entrepreneur is a person who either creates new combinations of production factors such as new methods of production, new products, new markets, finds new sources of supply and new organizational forms or as a person who is willing to take risks or a person who by exploiting market opportunities, eliminates disequilibrium between aggregate supply and aggregate demand or as one who owns and operates a business.

#### What is Rural Entrepreneurship?

The problem is essentially lopsided development which is a development of one area at the cost of development of some other place, with concomitant associated problems of underdevelopment. For instance, we have seen unemployment or underemployment in the villages that has led to influx of rural population to the cities. What is needed is to create a situation so that the migration from rural areas to urban areas comes down. Migration per se is not always undesirable but it should be the minimum as far as employment is concerned. Rather the situation should be such that people should find it worthwhile to shift themselves from towns and cities to rural areas because of realization of better opportunities there. In other words, migration from rural areas should not only get checked but overpopulated towns and cities should also get decongested. If it is so, ways can always be found out. One is by forcibly stopping villagers from settling in the slums of towns and cities, making use of all powers to clear the slums so the villagers are forced to go back. But such practices have not achieved the desired results in the past. Apart from causing suffering to the poor people and adding to the expenditure of the Government, social tensions and economic hardships created by the government officials and their staff in every demolition of slums is not desirable from a sane government. Moreover, when a slum is demolished people do not move out of urban localities. They only relocate to a nearby place because they are entrenched in the economy of the town or city. Though governments have tried out various schemes for generating incomes in the rural areas such as government initiatives have not stopped people from moving out of villages to cities. This is because such government initiatives are not on their own capable of enabling people to earn adequately and

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प्रा. डॉ. ए. बी. वायकर

स्वामी विवेकानंद महाविद्यालय, मंठा जि.जालना

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### प्रास्ताविक :-

महाराष्ट्र राज्यातील एक प्रादेशिक विभाग म्हणजे मराठवाडा होय. मराठवाडा हा विभाग आर्थिकदृष्ट्या इतर विभागांच्या तुलनेत अत्यंत मागासलेला आहे. मराठवाडा विभागात औरंगाबाद, परभणी, नांदेड, हिंगोली, लातूर, उस्मानाबाद, जालना व बीड या आठ जिल्ह्यांचा समावेश होतो. औरंगाबाद जिल्हा वगळता इतर जिल्ह्यांमध्ये उद्योगधंद्याचा फारसा विकास झालेला नसल्यामुळे या जिल्ह्यांमध्ये शेती व्यवसायाशिवाय पर्यायच नाही. मराठवाड्यातील शेती इतर विभागाच्या तुलनेने अतिशय मागासलेली आहे. सिंचन सुविधांची फार मोठी कमरता या विभागात आहे. मराठवाड्याच्या मशागतीखालील जमीनीच्या २०% पेक्षा कमी जमीन सिंचनाखाली आहे. याचा परिणाम म्हणून शेतकऱ्यांचे डोळे नेहमी आकाशाकडेच लागलेले असतात. पावसाच्या अनिश्चिततेमुळे व इतर नैसर्गिक आपत्ती आणि सरकारचे होणार दुर्लक्ष याचा परिपाक म्हणून मराठवाड्यात शेतकऱ्यांच्या आत्महत्या सर्वाधिक होत चाललेल्या आहेत.

### अभ्यासाची उद्दिष्टे :-

१) मराठवाड्यातील शेतकऱ्यांच्या आत्महत्यांच्या कारणांचा शोध घेणे.

२) मराठवाड्यातील शेतकरी आत्महत्या बंद करण्यासाठी उपाययोजना सुचवणे.

### संशोधन पध्दती :-

मराठवाड्यातील शेतकऱ्यांच्या आत्महत्यांचा अभ्यास करण्यासाठी द्वितीयक साधन सामग्रीचा उपयोग केलेला आहे. यात प्रामुख्याने विविध प्रकारचे अहवाल, विविध संदर्भ ग्रंथ, मासिके, वर्तमानपत्रे संकेतस्थळावरील माहिती, विविध समीत्यांचे अहवाल इ.चा वापर करून माहिती संकलीत केली व तिचे विश्लेषण करून निष्कर्ष काढलेले आहेत.

### भारत, महाराष्ट्र व मराठवाड्यातील शेतकऱ्यांच्या आत्महत्या

अ.क्र.	वर्ष	भारत	महाराष्ट्र	मराठवाडा
१	२००५	१७३७१	३९२६ (२३%)*	१२१ (०३%)**
२	२००६	१७०६०	४४५३ (२६%)*	३७९ (०८%)**
३	२००७	१६६३२	४२३८ (२५%)*	३२५ (०८%)**
४	२००८	१६७९६	३८०२ (२३%)*	२८३ (०७%)**
५	२००९	१७३६८	२८७२ (१७%)*	२२६ (०८%)**
६	२०१०	१५९६४	३१४१ (२०%)*	१८२ (०६%)**
७	२०११	१४०२७	३३३७ (२४%)*	१६२ (०५%)**
८	२०१२	१३७५४	३७८६ (२८%)*	१९५ (०५%)**
९	२०१३	११७७२	३१४६ (२७%)*	१२०५ (३८%)**
१०	२०१४	१२३६०	४००४ (३२%)*	५४७ (१४%)**
११	२०१५	१२६०२	४२९१ (३४%)*	११०९ (२६%)**

### स्रोत :-

१) राष्ट्रीय गुन्हे नोंद ब्युरो अहवाल-२०१५

२) प्रा.कोवकर व प्रा. पाटोळे यांचा लेख

\*महाराष्ट्रातील शेतकरी आत्महत्यांचे भारतातील आत्महत्यांशी असणारे प्रमाण

\*\*मराठवाड्यातील शेतकरी आत्महत्यांचे महाराष्ट्रातील आत्महत्यांशी असणारे प्रमाण

भारताचा विचार केला तर सर्वात जास्त शेतकरी आत्महत्या २००५ या वर्षी झालेल्या आहेत. नंतरच्या काळात साधारणपणे त्या कमी कमी होत गेलेल्या आहेत. महाराष्ट्राचा विचार केला तर असे दिसते की सर्वाधिक ४४५३ शेतकरी आत्महत्या २००६ मध्ये झालेल्या आहेत. परंतु टक्केवारीचा विचार केला तर २०१५ मध्ये भारताच्या एकूण शेतकरी आत्महत्यांपैकी ३४% आत्महत्या एकट्या महाराष्ट्रात झाल्या. याचाच अर्थ असा होतो की, १/३ आत्महत्या केवळ महाराष्ट्रात झालेल्या आहेत हे पुरोगामी महाराष्ट्राला शरमेने मान खाली घालवणारे

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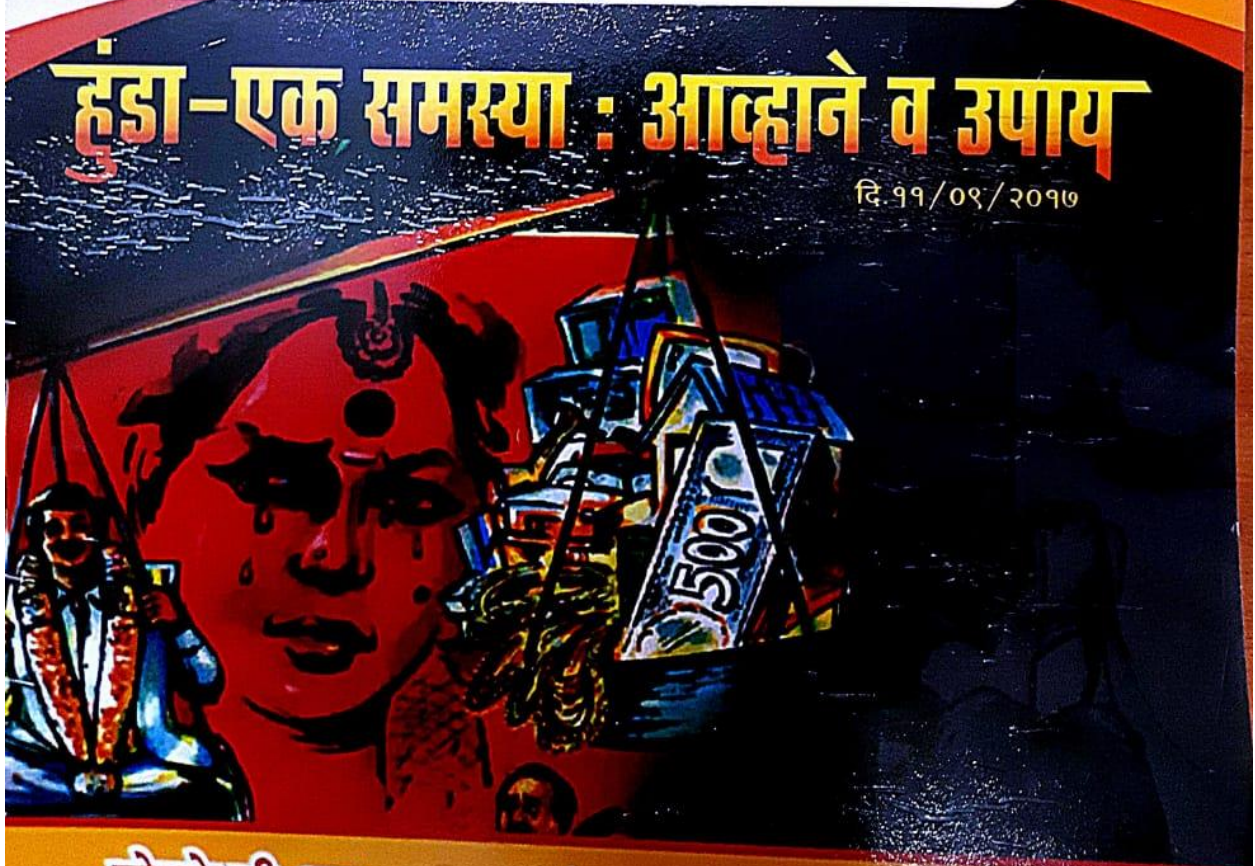
म. शि. प्र. संतकण्ठे

सुंदरराव सोळंके महाविद्यालय, माजलगाव आयोजित

आंतरविद्याशास्त्रीय राष्ट्रीय परिषदेचा विशेषांक

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दि. ११/०९/२०१७



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(संपादक)

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## "हुंडा : कारणे, परिणाम व उपाययोजना - एक अभ्यास"

प्रा.डॉ. वायकर ए.पी.

अर्थशास्त्र विभाग  
स्यामी विद्येकानंद महाविद्यालय, पुणे

प्रस्तावना :

भारतात ज्या अनेक सामाजिक समस्या आहेत त्यातील एक गंभीर समस्या म्हणजे हुंड्याची समस्या होय. प्राचीन वैदिक काळात हिंदू समाजात मुलीचे कन्यादान करताना तीला आभुषणे, कपडे व संसार उपकरणे सामान देऊन तीला सासरी पाठवले जायचे. कन्यादानात ज्या वस्तू द्यायच्या त्या किती द्याव्यात? कोणत्या वस्तू द्याव्यात? असे कुठलेही बंधन वधुपक्षावर नव्हते.

स्मृतीकाळात वधुपित्याने वर पित्याला भेट वस्तू देण्याचे मान्य केले गेले परंतु हुंडा अटीच्या स्वरुपात मान्य केला नव्हता. मनुस्मृतीत वर पक्षाला भेट देण्याचे मान्य केले होते परंतु दिलेल्या भेटवस्तूवर वर पक्षाला कुटुंबाचा हक्क न राहता मुलीचाच हक्क होता.

कालांतराने वधुपक्षाने दिलेले धन स्त्रीधन न राहता वर पित्याचे धन झाले व स्नेहपूर्ण भेटीचे स्वरुप आवश्यक अट म्हणून मान्यता पावले. अलीकडे हुंडा ही लग्न जमवण्यातील एकमेव अट नसली तरी ती आवश्यक अट झाली आहे. हिंदू उत्तराधिकार अधिनियम १९५६ च्या अगोदर स्त्रियांना संपत्तीत मर्यादित अधिकार मिळत होता. मात्र स्त्रीधनावर पूर्णपणे त्या स्त्रिया अधिकार असायचा. स्त्रीधन वापराचा संपूर्ण अधिकार स्वतःचा होता त्यामुळे विवाहावेळी अनेक उपयोगी वस्तू तीला वधुपिता स्वेच्छेने कन्यादानाच्या व इतर प्रसंगां भेटीचे स्वरुपात देत असे. पुढे कालांतराने हीच प्रथा अनिवार्य अट म्हणून हुंड्याच्या रूपाने घट्ट झाली आहे. हुंडा म्हणजे काय?

'An Amount of Property or money brought by a bride to her husband on their marriage.'

A dowry is a transfer of parental property, gifts or money at the marriage of a daughter.

'ऑक्सफोर्ड शब्दकोषाप्रमाणे हुंडा म्हणजे मुलीच्या लग्नासाठी मुलीकडून वर मुलाला दिलेला किंवा संपत्ती होय.'

'वराच्या पित्याला टिकाऊ वस्तू, नगदी पैसा किंवा चलसंपत्तीच्या स्वरुपात वधुच्या आई वडिलांकडून किंवा त्यांच्या नातेवाईकांकडून लग्नाची एक अट म्हणून दिलेल्या गोष्टी म्हणजे हुंडा होय.'

'हुंडा हा वधु कुटुंबावर टाकलेले वित्तीय स्वरुपाचे मोठे ओझे आहे.'

'मेरीअम-वेबस्टर शब्दकोषाप्रमाणे हुंडा म्हणजे पत्नीने किंवा तिच्या कुटुंबियांनी तिच्या पतीला किंवा तिच्या कुटुंबियांना लग्नावेळी दिलेली संपत्ती किंवा पैसा होय.'

अभ्यासाची उद्दिष्टे :

१) हुंड्याची समस्या अभ्यासणे.



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# A study of Drought situation in Marathwada: It's Causes and Measures

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**Abstract** - Marathwada is known as one of the most backward and drought-prone areas in Maharashtra. Marathwada has an area of 64811 sq km, which extends from eight districts such as Aurangabad, Osmanabad, Jalna, Nanded, Beed, Latur and Hingoli. The main objectives of the study are to understand the present drought situation in Marathwada, causes of drought, Suggest permanent solution to the drought in Marathwada. Generally, there are two types of drought dry drought and wet drought. In Marathwada, it is always the dry drought. Drought is caused by two main reasons, One of the reasons is natural and second is man-made. Marathwada drought is less natural and more man-made. If Government takes appropriate measures and peoples must respond well then it is possible to overcome the drought.

**Keywords** — Drought, water shortage, marathwada

## I. INTRODUCTION

Marathwada is known as one of the most backward and drought-prone areas in Maharashtra. Marathwada has an area of 64811 sq km, which extends from eight districts such as Aurangabad, Osmanabad, Jalna, Nanded, Beed, Latur and Hingoli. In the pre-independence period, Nizam rule Hyderabad in Marathwada. The liberation struggle of Marathwada was fought and it was liberated on September 17, 1948. From November 1, 1956, the Marathwada division was added to the Bombay State and since 1st May 1960 it has been made a revenue department of Maharashtra which is known as Aurangabad revenue department.

Agriculture is the main occupation of people's in Marathwada region. Except for the city of Aurangabad and Nanded, there is not much industries development. Few Industries are set up, their condition is also pathetic today. Many industries are closing down while some are counting the last days.

## II. TOPIC OF STUDY AND IT'S IMPORTANCE

As the subject of drought situation in Marathwada is selected in the annual session of Marathwada Economics Council. Therefore, I have chosen the topic "A study of Drought situation in Marathwada: It's Causes and Measures" for the research. Marathwada and drought becomes correlation. Drought in Marathwada is fixed for every two year. Drought is such a situation when there is a time of severe shortage or unavailability of water and food. In other words it can be said that "Reduced availability of water is a drought". such situation is often created in Marathwada. Drought can be of few months or even years.

It affect the human beings as well as animals in the region also. Therefore, we try to reduce the impact of drought and decided to study all the subjects in this topic.

## III. OBJECTIVES OF THE STUDY

The three main objectives of the study are as follows:

- 1.To Study the present drought situation in Marathwada.
- 2.To study the causes of drought in Marathwada.
- 3.Suggest permanent solution to the drought in Marathwada.

The following research methodology is used to achieve the objectives of the study.

### Research Methodology:

Secondary tools have been selected to study the results, causes, and remedies of Marathwada drought conditions. Collecting and analyzing the information through the Meteorological Department of the Government of India, the information about various departments of the Government of Maharashtra, social and economic survey report of different districts, various government circulars, newspapers, websites and magazines.

## IV. PRESENT STATUS OF DROUGHT IN MARATHWADA

Nearly 30 percent of Marathwada region comes under Rainfall. The dryland farming system is about 90% and dry cultivation is the main means of livelihood. The irrigation facility is inadequate since the eyes of the farmers of Marathwada are always turned towards the sky. Rainfall from the Arabian Sea is good in Central Maharashtra, but it

## Challenges to Indian agriculture - A study

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### ARTICLE DETAILS

#### Article History

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Challenges, Minimum Support Prices (MSP), Kharif, holding.

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### ABSTRACT

The agricultural sector is of special importance in the Indian economy. Despite the importance of agriculture sector, the government has not taken this sector seriously first. The government's neglect has created a number of serious challenges in the field of agriculture. For example, low productivity, small size of the agricultural, farmers suicide and other challenges are there.

The government has taken several measures to solve the above challenges, like increasing productivity per hectare, the alternative source of income, the sufficient minimum support price, availability of infrastructure, the size of farm land, cheap loans to create awareness among the farmers etc.

### 1. Introduction

The agricultural sector is a special importance in the Indian economy. The agricultural sector is the spine of the Indian economy. Indian agriculture is the basis of human life and an important source of employment. The Indian agricultural sector has a large share in international trade and gross national income. From ancient times till today, the main business of Indian people has been agriculture. Agriculture has a special importance as it is the responsibility of supply of raw materials to industries and food to the Indian people. On the whole, it seems that agriculture is the soul of the Indian people.

Despite the unique importance of agriculture in the Indian economy, the Government of India has not paid special attention to agricultural development. There are many challenges facing Indian agriculture today, which farmers cannot cope with. Today globalization has reached all sectors of the economy as well as agriculture. The adverse effects of this have been affecting agriculture. Today, Indian agriculture has to compete globally. Since the Indian agricultural sector is very backward, there are many new challenges facing this area. It is very difficult to cope with this.

### 2. Objectives

- 1) To study the challenges facing the Indian agricultural sector.
- 2) To suggest measures to meet the challenges facing the agricultural sector.

### 3. Research Methodology

To achieve the objectives of the study it is necessary to use appropriate research methodology. This research paper collects and analyzes data from various sources of information and concludes it. The following research methodology is used for the proposed study.

### 4. Sources of data

Secondary instrument material is used for the study. It mainly collects and analyzes information using various reports, reference books, magazines, journals and information on the website, etc.

The Indian agricultural sector faces many challenges today. Some of the key challenges can be summarized as follows.

- 1) Low productivity of Indian agriculture: The following table shows the productivity of major crops in different countries.

Table-1: Crop yield per hectare (kg) in certain selected countries of the world.

Country	Paddy	Country	Wheat	Country	Pulses	Country	Cotton
India	2960	India	2720	India	600	India	600
China	6350	China	3830	China	3330	China	3830
America	7210	England	7080	Japan	2000	Australia	4060
Japan	6660	France	6630	France	2750	England	7080

Source: Economics of Agricultural Development - Dr. T.V.Powie, Dr.S.R. Takle, Dr. Vilas Khandare

From Table 1, it is shown that in 2008 the production of paddy per hectare in India was 2960 kg, while in the US it was 7210 kg, wheat production in India was 2720 kg, and in England at the same time it was 7080 kg. Production of pulses was only 600 kg in India whereas this was 3330 kg in China. Cotton production in India was only 600 kg and in England 7080 kg per hectare. Therefore, there is a huge challenge of low

productivity in the face of Indian agriculture and hence India's agricultural production cannot compete in the global market.

2) Size of farm land in India: According to some economists, if the size of farm land is small, productivity is high and some economists say, this is the opposite. In fact, agricultural productivity depends on the size of the farm as well as many other factors.

## A Study of UPI Payments in India

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### ARTICLE DETAILS

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UPI, Payment, BHIM-UPI APP.

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### ABSTRACT

Unified Payment Interface is payment solution developed by National Payments Corporation of India(NPCI).UPI payment allows the users to transfer or receive money between the bank accounts which are linked with user's mobile number, with the help of this mobile number user link to app with the BHIM-UPI app. The popularity and increasing number of transactions conducted on the UPI platform increases the likelihood of fraud or unauthorized debits without the consent of the account holders. Most of Indian Banks introduced their own UPI payments App integrating the BHIM-UPI platform, after the launch of NPCI's UPI payment platform. Using UPI's API and partnering with Indian Banks as well as some of other third-party companies have also created their own UPI payments app.144 Banks have already joined in UPI payment platform in April 2019. The popularity and increasing number of transactions conducted on the UPI platform increases the likelihood of fraud or unauthorized debits without the consent of the account holders. So all the mobile users must be aware of these probable frauds and has to be careful while using and making UPI payments.

### 1. Introduction

According to Reserve Bank of India(RBI),Unified Payment interface is payment solution developed by National Payments Corporation of India(NPCI) UPI payment allows the users to transfer or receive money between the bank accounts which are linked with user's mobile number. with the help of this mobile number user link to app with the BHIM-UPI app.Virtual Payment option is another way Instead of IFSC Code,The VPA is something like this `username@sbi` etc.which senders and receiver can use.For such type of transaction, there is no need of IFSC code.

With the help of BHIM-UPI is official android app or instead of this using any Indian bank. you can create multiple VPAs. With the help of this we can link to more than one bank account.Linking the same mobile number with the bank is must.UPI payments app will verify your linked mobile number by sending an SMS on that registered mobile number,after this to authenticate the linked Bank Account before creating the VPA.To send and receive money on real time basis, Social media sites like Twitter, Facebook and many other popular messaging applications like hika Messenger integrate UPI platform. Also several digital payment apps have already launched in India.

The UPI which launched by NPCI's latest version is UPI 2.0. Some advance features have included in new version of UPI as follows:

- There is need of overdraft account with UPI for an example. Add a credit account. which were before not possible
- Pre-authorized debit mandate for debit after account This option enables the banks to create a pay-per-option later on the payment gateway

- A more secure QR code payment through additional signed QR form. Passcode is not required at QR scanning.

### 2. Objectives

1. To study the UPI payment status in India
2. To analyze the UPI payment Apps with respect to transaction volume
3. To recommend the security measure to users for UPI payments

### 3. Research Methodology

The secondary data is used to conduct the said research such as reports of organizations & data from web sites, research journals. Etc. The descriptive research method is used for this research.

### 4. Data Analysis & Interpretation

NPCI launch the UPI 2.0 version, after that Many Fintech companies and ICICI banks have introduced the Pay Later service for digital credit system for their customers for Digital Credit, you can read the best PayLater App in India.

With the help of six different methods, UPI Payments works

1. **VPA id:** You will need to share your VPA ID, after which the store will start the payment process Then you will receive a notification on your mobile. you will need to confirm the transaction by accessing the UPI app in your MPIN. This type of methods available on online shopping stores like Flipkart, Amazon etc.
2. **QR Code:** Instead of using passcode you can use QR signed and intended for use. According to the latest

## Sustainable Agriculture through Organic Farming

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### Abstract

*The use of organic farming in agriculture is very important for India's sustainable development. This research paper not only explains the benefits of organic farming but also discussed the adverse effects on human health due to excess use of chemical fertilizers and pesticides. Organic farming or natural farming is a way of living a healthy life. Today, most of the Indian farmers are increasing the use of chemical fertilizers and pesticides to increase the productivity of the farm. In this way productivity will be increased but quality of agricultural production destroyed. Therefore, traditional farming or natural farming not only improves the quality of the product but also the product is beneficial for human consumption. The study has focused the use of organic matter can be applied only the application of manures, compost fertilizers and by product of wastage. Similarly, organic pesticides have used from naturally occurring sources in the production process of agricultural commodities. The study found that organic methods can increase the quality of agricultural commodities and this quality (organic vegetable and food grains) consumption is essential for good health of human body. The present study recommends there is a need to special institutional credit supply for promoting organic farming.*

**Keywords:** Organic farming, Chemical fertilizer, Manures, Institutional credit, Pesticides

### I. Introduction

Natural farming is a farming in which the relations between farmers and nature are most closely related. Farmers develop its production methods by applying natural principles. Natural farming in India has traditionally come into existence. In the natural farming system all the inputs required for production (such as fertilizers, pesticides, water, seeds, etc.) are obtained from nature. All these inputs have no chemical process. Farmers produce a high quality food products for consumption by taking environment friendly products from natural agriculture. In natural agriculture, all the natural elements of the soil remain constant. Therefore, this way of agricultural farming, the soil fertility cannot destroy. There is a fundamental difference between