

Paper Publication

*Author  
Present*

66th All India Commerce Conference of the  
Indian Commerce Association and National  
Seminar on  
Inclusive growth and Sustainability -  
Role of Commerce Education in India

*5th July 2013  
2013*

### Foreign Direct Investment in Indian Retail Sector: Challenges and opportunities

Dr. Talekar S.D.  
Professor & Head, Dept. of com.  
Lalbahadur Shastri College,  
Partur, Dist: Jalna (M.S.)

Prof. Dubale Y.B.  
Asso Professor in com  
Lalbahadur Shastri College,  
Partur, Dist: Jalna (M.S.)

Dr. Biradar M. B.  
Siddharth College,  
Jafrabad  
Dist: Jalna (M.S.)

Email-talekar.sd@gmail.com  
Mob- 9421643735

#### Introduction:

Globalization of Indian economy paved way for increase FDI. It is being one of the foundational resources for the balanced growth, expansion and development of economy. The Government announced a number of reforms designed to encourage FDI and presents a favorable scenario for investors. FDI generates ample opportunities for employment generation, new industrial set ups and technological innovations but for a growing economy like ours FDI has twin face i.e. it has its own costs. FDI creates currency drain, reduction in opportunities for local entrepreneurs and increase competition from global organization, looking at the picture of today's economic situation, it becomes necessary to find that FDI is essential but to what extent and in which sectors?

The Government as a part of its liberalization policy now proposes to open -up the retail space of foreign investment by allowing FDI up to 51% in multi-brand retail and 100% in single brand retail. The move will allow global retail chain like Wal-Mart (USA), Tesco (UK) Carrefour (France) etc. To own up to 51% or retail along with the Indian partners and allow foreign companies to fully own single brand retail operation. However, the Indian government and state government have also put several conditions, as expected; there is widespread opposition, to the move from the political parties. However, the business community and the media welcome the move by highlighting the benefits we get from it,

#### Definition of Retail:

ISSN 2230-7850

# INDIAN STREAMS RESEARCH JOURNAL

International Recognition Multidisciplinary Research Journal

Volume : IV, Issue : XI, December - 2014 Impact Factor : 2.1506(UIF)  
DOI Prefix 10.9780/22307850

## AGRICULTURE FINANCE AND KISAN CREDIT CARD: AN OVERVIEW



Editor-In-Chief **H. N. JAGTAP**

Research by

**Yashvant B. Dubale**

Associate Professor, Department of Commerce, Lal Bahadur Shastri Senior College,  
Mantha, Dist. Jalna.

**ABSTRACT:-** Credit is one of the critical inputs in agriculture and an effective means of rural development in India. The institutional credit delivery system for agriculture was started in the country with the setting up of co-operative credit societies in 1904, but the coverage of the sector

*Yashvant B. Dubale*





## AGRICULTURE FINANCE AND KISAN CREDIT CARD: AN OVERVIEW.

Yashvant B. Dubale

Associate Professor, Department of Commerce, Lal Bahadur Shastri Senior College,  
Mantha, Dist. Jalna.

**Abstract:**-Credit is one of the critical inputs in agriculture and an effective means of rural development in India. The institutional credit delivery system for agriculture was started in the country with the setting up of co-operative credit societies in 1904, but the coverage of these societies towards meeting the credit requirement of farmers was limited. Therefore, the farming community had to depend on informal money-lending sources for its entire credit requirement. The recommendations of All India Rural Credit Survey Committee in fact laid the foundations of institutional mechanism for establishing a sound credit delivery system in the country for financing agriculture activity. Kisan Credit Card has emerged as an innovative and indispensable credit delivery mechanism to meet the credit needs of farmers in a timely and hassle free manner. Right from its inception the farmers are enjoying the embedded advantages. However some serious efforts have to be made to include vulnerable groups who are still deprived of such facilities so as to make them financially inclusive and achieve Inclusive Growth.

**Keywords:** Agriculture Finance , agriculture , foundations of institutional mechanism .

### INTRODUCTION

Agriculture has been the mainstay of our economy. More than 60% of our people depend upon agriculture for their livelihood. Agriculture is a way of life, a tradition; agriculture will continue to be central to all the strategies for socio-economic development of the country. Rapid growth of agriculture will not only ensure continued food security but also aid in growth in industry and the GDP. To sustain the growth in agriculture credit plays a crucial role. The quantum of agriculture credit provided by the banking system increased from year to year. While this is quite impressive considering the overall bank credit for priority sector, credit for farm sector is not without its share of problems viz. problems in accessing credit for the agriculturist and problems in dispensing credit by the bank. In order to address the problems in purveying credit for agriculture, the RBI had set up a one man High level committee of sri. R V. Gupta in 1997 to suggest measures for improving the delivery systems as well as simplification of procedures for agricultural credit. The committee had submitted its report in April 1998. KCC is one of the most innovative, widely accepted, highly appreciated and non-discriminatory banking products. It is beneficial to farmers. Though relative share of the institutions in the issue of agricultural crop loans remain the same the progress under KCC is highly satisfactory. Constant monitoring and thrust given by NABARD has substantially enabled the progress

Agriculture continues to be an important sector of the economy with 18 per cent share in the Gross Domestic Product (GDP), provides employment to nearly 2/3rd of the work force in the country. Agriculture at present has undergone a significant shift from the subsistence level of production to market oriented production. The much needed food security is reflected in the abundant buffer stocks of grains build up out of the surplus production. Diversification and commercialization in agriculture have resulted in shifting of cropping pattern from traditional crops to high-value crops and new markets. Institutional credit, which played a very important role in the development of agricultural sector, was instrumental in development of Indian agriculture. It showed all signs of resilience to natural shocks like droughts and famines. In fact, credit acted as a means to provide control over





UGC Sponsored  
One Day National Interdisciplinary Seminar  
On

# RELEVANCE OF GANDHIAN THOUGHTS AT PRESENT ERA

Tuesday 14th March, 2017

---

Organized by  
**Gandhian Study Centre**

---

Shri Gajanan Shikshan Prasarak Mandal's  
(Linguistic Minority Institutions)  
Toshniwal Arts, Commerce & Science College, Sengaoon  
Tq. Sengaoon Dist. Hingoli-431542 (MS)

Affiliated to Swami Ramanand Teerth  
Marathwada University, Nanded (MS)  
(Re-accredited by NAAC with "B" Grade)

Chief Editor  
Mr. S. G. Talnikar

Co-Editor  
Dr. P. B. Patil



A Research Article entitled

**"Economic Thoughts of Mahatma Gandhi"**

By

**Dr. Shridhar M. Kolhe**

Associate Professor, Department of Commerce

D.S.M.'s Arts, Commerce & Science College, Jintur, Dist Parbhani

[shridharkolhe@gmail.com](mailto:shridharkolhe@gmail.com), 9421490204

&

**Mr. Yashwant B. Dubale**

Associate Professor, Department of Commerce

Swami Vivekanand Senior College, Mantha, Dist Jalna

**Introduction:**

Gandhi was not an academician even he was a charming leader of the Indian National Movement with prime intention of obtaining freedom from the British rule and re-established self-reliance of India's population. He always works for the wellbeing of the Indian people who were suffering from the policies of East India Company during the era of British's. He was not a basically economist but given his ideas on economic issue and always struggled against the exploitation policy of British's. Gandhi was also influenced by the Marxian doctrine of neutrality, and its emphasis on the "exploitation of labour". Gandhiji was very much infatuated by Ruskin's heterodox doctrine that the wealth of a nation consisted, not in its production and consumption of goods, but in its people. His economic philosophy was mainly concerned with individual dignity and the welfare of the poor people. Gandhi's stress on individual's liberty includes a sense of responsibility towards oneself, to others, to society and perhaps to the world beyond. Thus individual would have more choices of enterprises and prospects. This type of arrangements would ensure a smooth relationship between the labour and entrepreneur which may enhance efficiency with increased labour welfare. Definitely, these institutional arrangement did not fully fruitful and develop an institutional arrangement for harmonious relationship between the capital and labour.



# REVIEW OF RESEARCH

International Online Multidisciplinary Journal



Volume - 7 | Issue - 1 | October - 2017

5.2331(UIF) 2249-894X

## SOCIO ECONOMIC CONDITION OF WORKERS OF SUGAR INDUSTRY IN MARATHWADA REGION: A STUDY



**Mr. Yeshwant Bhavurao Dubale**

*Yeshwant Bhavurao Dubale*

Associate Professor, Department of Commerce, Swami Vivekanand Sr. College Mantha District Jalna.

**ABSTRACT:-** One of largest agro based industry in India is Sugar industry and plays an important role in Indian economy. Sugar industry not only provides the employment for inside employment but also it provides out-side employment, like the sugar cane cutter. To cut the sugar cane it... Page No - 33

**Editor - In - Chief - Ashok Yakkaldevi**

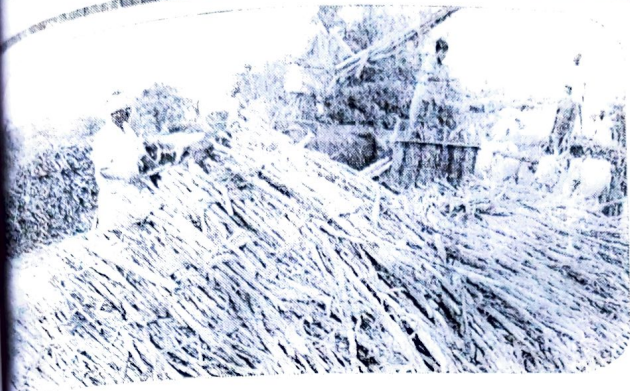


# REVIEW OF RESEARCH

ISSN: 2249-894X

IMPACT FACTOR : 5.2331(UIF)

VOLUME - 7 | ISSUE - 1 | OCTOBER - 2017



## SOCIO ECONOMIC CONDITION OF WORKERS OF SUGAR INDUSTRY IN MARATHWADA REGION: A STUDY

Mr. Yeshwant Bhavurao Dubale<sup>1</sup> and  
Dr. Shridhar M. Kolhe<sup>2</sup>  
Associate Professor, Department of Commerce,  
Swami Vivekanand Sr. College  
Wanthalva District Jalna.  
Associate Professor and Research Guid,  
Department of Commerce, D.S.M. College  
Mintur District Prbhani.

### ABSTRACT :

One of largest agro based industry in India is Sugar industry and plays an important role in Indian economy. Sugar industry not only provides the employment for inside employment but also it provides out-side employment, like the sugar cane cutter. To cut the sugar cane it requires large number of human resource. Most of the farmers in India also in Maharashtra they cultivating their farm with Sugar cane and after growing the Sugar cane it require human source to cut it. It means sugar industry provide direct or indirect employment. This paper is planned to look in to the socio economic condition of workers working in sugar industry of Marathwada. There is large number of workers whose economic condition is based on Sugar industry. Most of the Sugar industries are run 6-8 months in year that is means these workers cannot have 12 month work they have only 6-8 month and remaining month they don't have

any job in sugar industry. The objective of this study focuses socio – economic condition of workers in Marathwadusugar industry. In India it has been observed that most of the workers in this industry are migrated from different locations of parts of India.

**KEYWORDS** :Socio Economic Condition , Sugar Industry, Indian economy.

### INTRODUCTION

Sugar is an important area in the national economy, an important agricultural based industry which affects about 50 million farmers farming in rural livelihood and about 5 lakh workers working in sugar factories. The industry is very disturbed, with united and unorganized players. The sugar industry supports various activities and skills that support the local economy. Sugar is the largest consuming country in the country and, generally, sugar is produced. Around 62 to 65% of sugar is widely used by the users. While the usage is increasing historically, production is cyclical. Sugarcane is mainly grown in nine states of India: Andhra Pradesh, Bihar, Gujarat, Haryana, Karnataka, Maharashtra, Punjab, Uttar Pradesh and Tamilnadu.

In 2014-15, India was second in terms of India's sugar production in Brazil and 17 percent of world production was in production. There are the total 704 mills in India, on the basis of ownership design, 336 units are private limited companies, 325 cooperative societies and 43 public limited companies. In the last few sugar seasons, the production of sugar chains and sugar production from sugar have increased due to lower exports due to the lower production due to domestic production and international price of international sugar. This has adversely affected the economic health of Mills and increased the price of cane price. Millions of Indians, mainly from Uttar Pradesh and Maharashtra, get Rs. 12,000 crores. The government has given extra days to banks to provide soft loan of Rs. 1900 crore to the sugar factories to help the government to clear the outstanding debt of Rs. 1200 crore. Mills have been used to take loans of more than Rs. 2700 crores of soft loans of Rs. 6000 crores sanctioned to bail out the



Volume - 5 | Issue - 4 | October - 2017

# RESEARCH DIRECTION



International Recognition Interdisciplinary Research Journal

**Impact Factor**  
5.1723(UIF)

**ISSN**  
2321-5488

## SOCIO ECONOMIC AND HEALTH CONDITION OF SEASONAL MIGRATION OF SUGARCANE HARVESTING WORKERS : A STUDY OF PARBHANI AND BEED DISTRICT



**Mr. Yeshwant Bhavurao Dubale**

*Yeshwant Bhavurao Dubale*

Associate Professor, Department of Commerce, Swami Vivekanand Sr. College Mantha District Jalna.

**ABSTRACT:-** The present paper goes for exploring the financial foundation of the migrant sugarcane collecting laborers. At the start it appears to be clearly to be a dull endeavor as the learning of the financial synthesis of any sort of workers is demonstrated that they are fundamentally ...Page No - 19

**Editor - In - Chief - S.P. Rajguru**





## SOCIO ECONOMIC AND HEALTH CONDITION OF SEASONAL MIGRATION OF SUGARCANE HARVESTING WORKERS: A STUDY OF PARBHANI AND BEED DISTRICT

Mr. Yeshwant Bhavurao Dubale<sup>1</sup>

and Dr. Shridhar M. Kolhe<sup>2</sup>

Associate Professor, Department of Commerce,  
Swami Vivekanand Sr. College  
Mantha District Jalna.

Associate Professor and Research Guid,  
Department of Commerce, D.S.M. College  
Wintur District Prbhani.

### ABSTRACT :

**T**he present paper goes for exploring the financial foundation of the migrant sugarcane collecting laborers. At the start it appears to be clearly to be a dull endeavor as the learning of the financial synthesis of any sort of workers is demonstrated that they are fundamentally property less and has a place with the neediness ridden segment of the society. What is new in concentrate the financial creation of migrant sugarcane cutters and migrated workers? Is it an important exercise? Every such inquiry emerges. It is intriguing to know the way that the migrant sugarcane cutting and migrated worker's parse isn't a homogeneous class.

**KEYWORDS :** Agriculture Labor, Migration, Sugarcane, Harvesting, Socio Economic.

### INTRODUCTION

The term migration was typically comprehended to cover all situations where the choice to move was taken uninhibitedly by the people worried for reasons of "people accommodation" and without mediation of an outer convincing element. It consequently connected to people, and relatives, moving to another nation or district to enhance their material or social conditions and to enhance the prospect for themselves or their family. The United Nations characterizes migrant as a person who has dwelled in a remote nation for over one year independent of the causes, deliberate or automatic, and the methods, normal or sporadic, used to relocate. Under such a definition, those going for shorter periods as sightseers and business people would not be considered as migrants. Be that as it may, normal utilization incorporates certain sorts of shorter-term migrants, for example, regular farmworkers who set out for brief periods to work in planting or reaping ranch items." Migration alludes to the development of peoples starting with one geological area then onto the next, either on an impermanent or perpetual premise. It is a typical perception everywhere throughout the world that provincial urban migration is a predominant example of inside movement. Migration is a particular procedure influencing people or families with certain financial, social, instructive and statistic qualities. Peoples move in light of winning conditions and the explanations behind it vary starting with one people then onto the next there are two fundamental sorts of migration: in the first place, inward movement, i.e. migration inside one nation, and besides universal movement, which implies the development starting with one nation then onto the next. Agribusiness work migration is likewise one kind of work movement starting with one place then onto the next place for their job. Agrarian workers, particularly in littler towns far from towns and urban areas, are for the most part untalented specialists carrying on horticultural operation in the hundreds of year's old conventional ways. Most rural laborers have a place with the discouraged classes, which have been dismissed for a long time. The low standing and discouraged classes have been socially impaired and they never had the valor to declare themselves. In a few sections of India,





Establishment - 1993

ISSN: 2278-2591

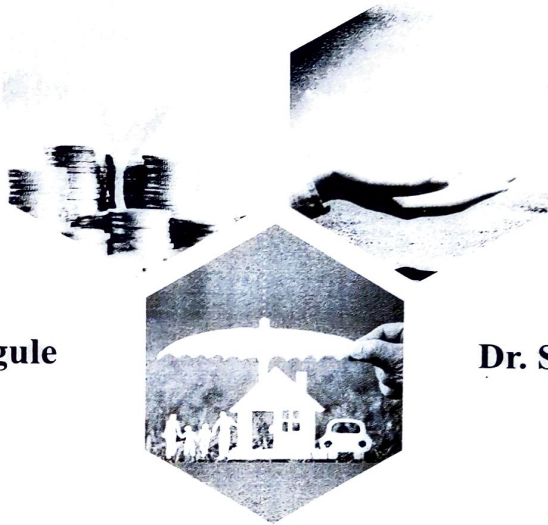


ज्ञान - विज्ञान विमुक्तये

UGC Approved Journal No 64180  
Sr.No. 3631

# INTERNATIONAL JOURNAL OF BUSINESS, ECONOMICS AND MANAGEMENT REVIEW

UGC Approved and Refereed  
Peer Reviewed Journal



Chief Editor  
Dr. Subhash M. Vadgule

Executive Editor  
Dr. Sanjivkumar S. Agrawal

website : [www.ijbemr.in](http://www.ijbemr.in)

Special Issue January 2018

## "NATION BUILDING THROUGH BANKING & INSURANCE"

UGC Sponsored One Day National Conference  
Organized By

DEPARTMENT OF COMMERCE (UG & PG)

SHRI GAJANAN SHIKSHAN PRASARAK MANDAL'S (LINGUISTIC (MARWADI) MINORITY INSTITUTE)

POSHNIWAL ARTS, COMMERCE & SCIENCE COLLEGE

Sengaoon Dist. Hingoli

Role of Banking Services in Customer Satisfaction: A Case Study of SBI

By

Mr. Yashwant B. Dubale,

Associate Professor, Department of Commerce,

Swami Vivekanand Senior College, Mantha

&

Dr. Shridhar M. Kolhe,

Research Guide & Associate Professor, Department of Commerce

D.S.M.'s Arts, Commerce & Science College, Jintur, Dist Parbhani

Abstract

Customer satisfaction is defined as a state of mind or attitude relating to the perception of the quality of service received. It is a subjective concept and is influenced by various factors such as the quality of service, the atmosphere of the service, the behavior of the staff, the facilities provided, etc. The study aims to analyze the role of banking services in customer satisfaction. The research is based on a case study of the State Bank of India (SBI) in Maharashtra. The study uses a descriptive research design where the data is collected through the distribution of questionnaires. The questionnaires are distributed to the customers of the SBI in Maharashtra. The data is analyzed using statistical methods. The study finds that there is a significant positive relationship between the quality of banking services and customer satisfaction. The study also finds that there is a wide gap between customer expectations and what they get. The analysis clearly shows that there are definitely a wide gap between customer satisfaction regarding their desire and what they get.

Key words: Customer service, Banking, service quality

Introduction

Banking system occupies an important role in the economy of a nation. In fact banking system of any country is the lifeblood of an economy. A banking institution is indispensable in the modern society. It plays a pivotal role in the economic development of a country and forms the core of the money market for the country. The banking sector performs several primary functions in an economy: first, the operation of the payment system, second, the mobilization of savings and finally, the allocation of savings to investment projects. The banking system which constitutes the core of the financial sector plays a critical role in transmitting monetary policy impulses to the entire economic system. An efficient banking system can promote greater amount of investment which can further help to achieve a higher rate of economic growth. World Bank's research confirms that countries with well developed financial systems grow faster than those with underdeveloped financial systems. The study compares the results of customer satisfaction perceptions after a purchase. Customer's expectations prior to purchase with performance perceptions after a purchase.



# International Journal of Management and Economics

Vol. I No. 29  
March - 2019



## AN OVERVIEW OF ROLE OF ENTREPRENEURSHIP IN ECONOMIC GROWTH OF INDIA

Yashwant B. Dubale <sup>a</sup>, Shridhar M. Kolhe <sup>b</sup>

<sup>a</sup>Associate Professor & Head, Department of Commerce, Swami Vivekanand Senior College, Mantha

<sup>b</sup>Associate Professor, Department of Commerce, DSM College, Jintur

Corresponding Author: Mob. 9421490204, Email: [shridharkolhe@gmail.com](mailto:shridharkolhe@gmail.com)

**Abstract**  
 Entrepreneurship has been considered the backbone of socio economic development of Country. It has been well established that the level of economic growth of a region to a large extent, depends on the level of entrepreneurial activities in the region. True entrepreneurs are resourceful, passionate and keen to succeed and improve. There is a significant relation between entrepreneurship and its positive impact on the level of economic growth in that country. This paper focus that entrepreneurship should be included as an important cause of economic growth independent of the other factors. It will be done with the review of relevant literature, and then move to new conclusion. It is important to note that, the purposes of this paper the existing study was taken and the review has been done. Present study is pure based on existing results drawn by the researcher.

**Keywords:** Entrepreneurship, Rural Development, Challenges, Qualities, Benefits

**Introduction**  
 One of the most important goals of contemporary economics is determining the factors that cause economic growth. Traditional neoclassical theory holds that the economic growth of a country is determined by the supplies of both labor and capital the country possesses and the level of technology present in that country. Entrepreneurship seems to be the arch word for current generation. There has been a great increase in the number of people taking risk of initiating a business of their own. Over the years there has been a rise in young Indians overcoming their phobia of failure and stepping up into the tricky world of start-ups.

The recent growth performance of India's economy has attracted a fair amount of attention from various constituencies. The country, which has been variously described as a great underachiever in sports is now being regarded as a knowledge powerhouse well on the way to become an important player in the international technological arena. There is now considerable interest among researchers and policy makers to understand the real factors behind this spectacular economic achievement of the country.

Entrepreneurship plays an important role in economic system. Economic system determines the nature and scope of entrepreneurship. Economic system grows and takes shape under the influence of industrial policy, economic policy, socio-political and cultural ideas of the people. Entrepreneurship gives a fillip to new organisational forms and the economy has to adjust to these demands. There is a direct correlation between the level of economic development and the level of entrepreneurship. An entrepreneur is a creator of wealth which is key to economic development.

### Review of Literature

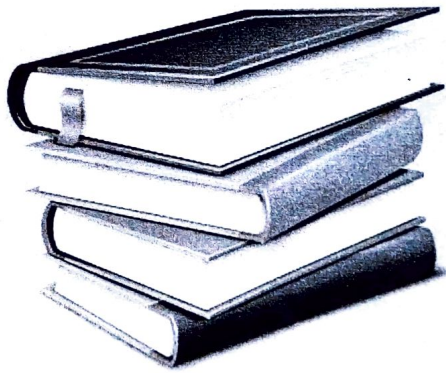
**Hajam Abid Bashir & Ali Akhtar (2017)** conclude from their study that, SMEs are essential for economic growth. The countries with SMEs adopting innovative entrepreneurship are able to contribute more to economic growth and development. Therefore, the economies like Russia, Mexico, South Africa, Korea and Indonesia need long-term policies that will increase the effectiveness of innovative entrepreneurship of the SMEs. To increase economic growth through innovative





Peer Reviewed International Refereed Research Journal

# VIDYAWARTA



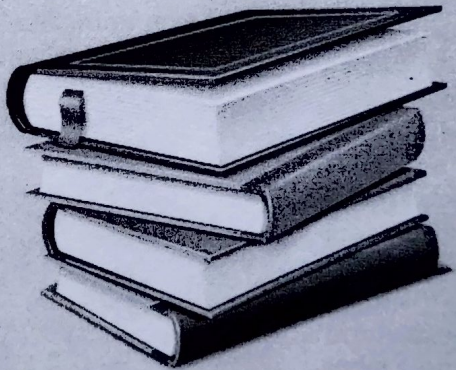
Editor  
Dr. Bapu G. Gholap



1/2012  
19 9318

**Peer Reviewed International Refereed Research Journal**

**V I D Y A W A R T A**®



Editor  
**Dr. Bapu G. Gholap**



Turki, Jihad (2012). Thinking Styles "In Light of Sternberg's Theory" Prevailing Among the Students of Tafila Technical University and Its Relationship with Some Variables. American International Journal of Contemporary Research, 2(3), 140-152.

Verma, Saroj (2001) A study of thinking styles of tertiary students. *Psycholingua*, 31(1), 15-19.

Webster's Seventh New College Dictionary (1967) Springfield, M.A., Merriam Company.

Weiner, B. (1976). An attribution approach for educational psychology.

In L.S. Shulman (Ed.), *Review of research in education*, 4(111), Itasca : F.E. Peacock.

Whittington, S.M., Me Conneff, E., & Knobloch, N.A. (2006). Teacher efficacy of novice teachers in agricultural education in Ohio at the end of the school year. *Journal of agricultural education*, 47(4), 26.

Wolf (2008). Agricultural education teacher self-efficacy. A descriptive study of beginning agricultural education teachers in Ohio. Unpublished doctoral dissertation, The Ohio state university.



## Agriculture and Rural Development

**Dr. Dubale Yeshvant Bhauroo**  
Asso. Professor, Dept. Of Commerce,  
L.B.S. College, Partur. Dist: Jalna

For the development of rural areas in India, the development of the agricultural sector is seen as the primary need of the country. Many problems are faced in the development of agriculture sector. One of the important problems is the financial situation of farmers. Suicide of farmers has become a serious problem facing the country. There are many reasons for farmer's suicide, but the most important reason is not getting the right price for the produce. In the 18 years from 1995 to 2013, approximately '2,84,696' farmers committed suicide in India. Farmers in India work the hardest, yet their economic condition is still not as prosperous as it should be.

Agriculture is the largest industry in the country and plays an important role in the socio-economic development of the country. The agriculture sector in India varies according to geographical location. Due to the geographical location of India some regions have different climates. Thus, the climate affects the agricultural production in different ways in each region. India's population has tripled in the last century. Growing population and increasing demand for food is putting increasing pressure on the Agricultural sector.

We have always neglected the villages. If villages are destroyed, India will be destroyed. Therefore, it is necessary to make planning for the development of villages. Gandhiji said that unless the problems related to food, health,

## Economic Reforms and Agricultural Growth in India: Issues and Challenges

**Dr. S. D. Talekar**

Professor and Head  
Department of Commerce  
Lalbahadur Shastri College, Partur  
Dist. Jalna (M.S.) India

**Prof. Y.B. Dubale**

Associate professor in Commerce  
Swami Vivekanad College, Mantha  
Dist:-Jalna (M.S.)

### Abstract

Agriculture is playing a dominant role in Indian economy. India is an agrarian economy with 70 percent of the population living rural areas and 80 percent of the people depend only on farming, as their source of income. It is contributing 13.9 percent of GDP in 2013-14 and nearly half of the total work force is depend on agriculture and allied activities. But in spite of predominance of agriculture in the Indian economy, there are several deficiencies in the agricultural sector which adversely affect the agrarian productivity and also the socio-economic conditions of the Indian farmers. There are sign of agrarian crisis in some parts of the economy in some years which resulted in the spate of suicides of farmers in different areas of the country.

**Key Words: Growth, Farming, Production, Potential, Cultivation, Fertilizers, Credit.**

### Introduction

Agriculture is playing a dominant role in Indian economy. India is an agrarian economy with 70 percent of the population living in rural areas, where 80 percent of the people depend only on farming as their source of income. It is contributing 13.9 percent of GDP in 2013-14 and nearly half of the total work force is dependent on agriculture and allied activities. But in spite of predominance of agriculture in Indian economy, there are several deficiencies in the agricultural sector which adversely affect the agrarian productivity and also the socio-economic conditions of the Indian farmers.

The Growth rate of agriculture has declined and production of food grains has virtually stagnated. There are sign of agrarian crisis in some parts of the economy in some years which resulted into the spate of suicides of farmers in different areas of the country.

### Objectives of the study

Following are the objectives of present study-

1. To examine the trends of agricultural area, production and yield in India
2. To study the state wise yield of food grain area, production in India
3. To study Area, Production and Yield of Principal Crops in Various Countries



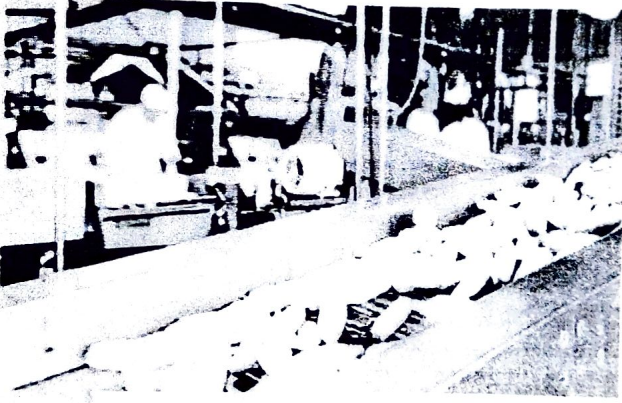
# INDIAN STREAMS RESEARCH JOURNAL

International Recognition Multidisciplinary Research Journal

Volume - 10 | Issue - 11 | December - 2020

Impact Factor : 5.1651 (UIF) ISSN:-2230-7850

## शेतमाल प्रक्रिया उद्योगातील कामगारांच्या समस्या



श्री. यशवंत भाऊराव दुबाले

श्री. यशवंत भाऊराव दुबाले

अधीक्षक, सहयोगी प्राध्यापक, वाणिज्य विभाग, लालबहादूर शास्त्री महाविद्यालय, परतूर, जि. जालनाडी.  
एम. कॉलेज, जितूर, जि. परभणी.

Abstract : मानवी संस्कृती अस्तित्वात आली त्या काळात मानव जंगलांमध्ये राहून झाडपाला खाऊन जगत होता. आजची परिस्थिती  
आजच्या तऱ्हेने मानवाने जलद गतीने विकास केला आहे.....

Editor - In - Chief - H. N. Jagtap





## शेतमाल प्रक्रिया उद्योगातील कामगारांच्या समस्या

श्री. यशवंत भाऊराव दुबाले<sup>१</sup>

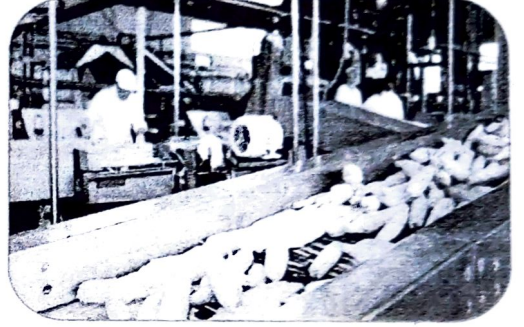
प्रा.डॉ. श्रीधर मधुकरराव कोल्हे<sup>२</sup>

<sup>१</sup> संशोधक, सहयोगी प्राध्यापक, वाणिज्य विभाग, लालबहादूर शास्त्री महाविद्यालय, परतूर, जि. जालनाडी. एस.एम. कॉलेज, जितूर, जि. परभणी.

<sup>२</sup> मार्गदर्शक, प्राध्यापक, वाणिज्य विभाग, लालबहादूर शास्त्री महाविद्यालय, परतूर, जि. जालनाडी. एस.एम. कॉलेज, जितूर, जि. परभणी.

### सारांश (Abstract)

मानवी संस्कृती अस्तित्वात आली त्या काळात मानव जंगलांमध्ये राहून खाऊन जगत होता. आजची परिस्थिती पाहिली तर मानवाने जलद गतीने विकास केला आहे. जगातील राष्ट्रांपैकी अनेक राष्ट्र असे आहेत की, ज्यांचा विकास झालेला नाही. अशा राष्ट्रांना आपण अविकसित राष्ट्र म्हणतो. अशा राष्ट्रांमध्ये अनेक प्रश्न असतात. ते सोडवताना अनेक समस्यांना तोंड द्यावे लागते. जगात महत्त्वाची समस्या बेकारीची आहे. वरकरणी लोक काम करत असलेली असतात. परंतु त्यांच्या कामामुळे कुटुंबातील एकूण उत्पन्नात वाढ होत नाही. अशा परिस्थितीत संबंधित व्यक्ती बेकारच असते. देशातील बेकारीची समस्या सोडवण्यासाठी रोजगार उपलब्ध करून देणे हे सरकारचे पहिले कर्तव्य आहे.



संसाधनाः-  
कृषी विकास हा कृषी प्रधान देशाचा पाया मानला जातो. शेती हे उपजीविकेचे साधन असताना देशात कृषी विकासाचे महत्त्व जाणवत नाही. कृषी क्षेत्र व औद्योगिक क्षेत्र हे विकासाच्या रथाचे दोन चाक आहेत असे म्हणणे वावगे ठरणार नाही. या कारणात संशोधकाने कृषी विकासाची संकल्पना, सिद्धांत त्यातील महत्त्वाचे टप्पे व शासनाची भूमिका मांडत असताना कृषी विकासासाठी कृषी उद्योगाची भूमिका व कृषी उद्योगाचे आर्थिक व सामाजिक परिणामाचे सखोल विश्लेषण केले आहे. भारताच्या दृष्टिकोनातून विचार करत असताना देशात राबवत असणाऱ्या पंचवार्षिक योजनेत जास्तीत जास्त बेकारी नष्ट करण्यासंदर्भात भर देण्यात येतो. ही बेकारी नष्ट करण्यासाठी रोजगार मोठ्या प्रमाणात उपलब्ध करून देण्याचा प्रयत्न केला जातो. ज्या ठिकाणी रोजगार उपलब्ध करून द्यावयाचा आहे. अशा ठिकाणी वेगवेगळे उपक्रम राबविले जातात. त्यामध्ये खासगी उत्पादकांना विशिष्ट प्रोत्साहन स्वतंत्र दिले जाते. तसेच सामाजिक हिताच्या दृष्टिकोनातून सार्वजनिक उपक्रम ही चालविले जातात. प्रामुख्याने ग्रामीण भागात किंवा मागास भागात लघु व कुटीर उद्योगांना प्रोत्साहन दिले जाते. त्यांना लागणाऱ्या सुविधा उपलब्ध करून दिल्या जातात. या उद्योगातील उद्देश स्थानिक पातळीवरील मागणी पूर्ण व्हावी व तेथील बेकारांना काम मिळावे हा असतो. अविकसित राष्ट्रांसमोरील अडचणीपैकी महत्त्वाच्या अडचणी भांडवल व वाढणाऱ्या लोकसंख्येला उपलब्ध करून द्याव्या लागणाऱ्या रोजगाराची आहे. या अडचणी दूर करण्याकरिता संबंधित देशाला श्रमातूनच विकास घडवून आणावा लागतो. श्रमप्रधान तंत्र उपयोगात आणून देशास रोजगार उपलब्ध करून देणे अविकसित देश करत असतो.

विकासाचा उद्देशः-

शेतमाल प्रक्रिया उद्योगाचा अभ्यास करणे



# REVIEW OF RESEARCH

International Online Multidisciplinary Journal

Volume - 10 | Issue - 5 | February - 2021

Impact Factor : 5.7631(UIF) ISSN:-2249-894X

## शेतमाल प्रक्रिया उद्योगासंबंधित श्रमिक कायदे



श्री. यशवंत भाऊराव दुबाले

श्री. यशवंत भाऊराव दुबाले

संशोधक, सहयोगी प्राध्यापक, वाणिज्य विभाग, लालबहादूर शास्त्री महाविद्यालय, परतूर,  
जि. जालनाडी. एस.एम. कॉलेज, जितूर, जि. परभणी.

गोष्टवारा:- कुठल्याही क्षेत्राचा अभ्यास करताना अत्यंत महत्त्वाचा घटक म्हणजे कामगार. म्हणजे श्रमिक जर समाधानी  
असेल तर आपला व्यवसाय यशस्वी आहे समजणे वावगे ठरणार नाही. त्यामुळे श्रमिकांच्या संदर्भातील काही कायद्यांचा  
अभ्यास करणार आहोत.....

Editor - In - Chief - Ashok Yakkaldevi



## शेतमाल प्रक्रिया उद्योगासंबंधित श्रमिक कायदे

श्री. यशवंत भाऊराव दुबाले<sup>१</sup>

प्रा.डॉ. श्रीधर मधुकरराव कोल्हे<sup>२</sup>

<sup>१</sup>संशोधक, सहयोगी प्राध्यापक, वाणिज्य विभाग, लालबहादूर शास्त्री महाविद्यालय, परतूर, जि. जालनाडी. एस.एम. कॉलेज, जितूर, जि. परभणी.

<sup>२</sup>मार्गदर्शक, प्राध्यापक, वाणिज्य विभाग, लालबहादूर शास्त्री महाविद्यालय, परतूर, जि. जालनाडी. एस.एम. कॉलेज, जितूर, जि. परभणी.

विषयवारी:-

कुठल्याही क्षेत्राचा अभ्यास करताना अत्यंत महत्त्वाचा घटक म्हणजे कामगार. श्रमिक जर समाधानी असेल तर आपला व्यवसाय यशस्वी आहे समजणे वावगे नही. त्यामुळे श्रमिकांच्या संदर्भातील काही कायद्यांचा अभ्यास करणार आहोत. कायदे खूप महत्त्वाचे असतात. कारण पूर्वीच्या काळी कसल्याही प्रकारचे कायदे किंवा अस्तित्वात नव्हते. त्यामुळे कामगारांची पिळवणूक होत होती. कायदाकडून जास्तीचे काम करून घेतले जात होते व त्यांना कमी पैसे दिले जात होते. कायदेस पासून श्रमिक कायदे अस्तित्वात आले आहेत त्यावेळेपासून श्रमिकांच्या सर्व कामगार पूर्ण करतील असे कायद्यांची बांधणी करण्यात आली आहे.



स्तावना:-

देशातील कामगारवर्ग एका अर्थाने अर्थव्यवस्थेच्या विकासाचे एक प्रमुख साधन आहे, कारण कामगारांची उत्पादनशक्ती, कार्यक्षमता व त्यांचे सहकार्य ह्यांवर उत्पादन व पर्यायाने आर्थिक विकास अवलंबून असतो. साहजिकच, कामगारांच्या जीवनाशी निगडित असलेल्या विविध प्रश्नाविषयी कामगारहित-संवर्धनाच्या दृष्टीने शासनाला आपला कार्यक्रम जाहीर करावा लागतो. अशा कार्यक्रमास कामगारविषयक धोरण म्हणता येईल. सर्वकष अशा कामगारविषयक धोरणात रोजगारीविषयक धोरण, कामगारांचे वेतन, त्यांच्याकरिता सामाजिक सुरक्षेचा योजना, कारखान्यातील कामासंबंधीची स्थिती, कामगार कल्याण योजना, कामगारांच्या व्यावसायिक शिक्षणाची सोय, कामगारगृह योजना आणि कामगार व मालक यांच्यातील तंटे सोडविण्याकरिता यंत्रणा वगैरे प्रश्नाविषयीचा कार्यक्रम अंतर्भूत होतो. अर्थव्यवस्थेच्या विकासाच्या ध्येयाने प्रेरित झालेल्या शासनालाच अशा पुरोगामी व क्रियाशील कामगारविषयक धोरणाची जरूरी असते. म्हणूनच सर्वांगीण आर्थिक विकासासाठी भारतात नियोजनात्मक अर्थव्यवस्थेचे धोरण अवलंबिल्यामुळे कामगारविषयक धोरणाला महत्त्व प्राप्त झाले आहे. कुठल्याही क्षेत्राचा अभ्यास करताना अत्यंत महत्त्वाचा घटक म्हणजे कामगार. म्हणजे श्रमिक जर समाधानी असेल तर आपला व्यवसाय यशस्वी आहे समजणे वावगे ठरणार नाही. त्यामुळे श्रमिकांच्या संदर्भातील काही कायद्यांचा अभ्यास करणार आहोत.

कामगारांची मजुरी, नोकरीच्या अटी, कारखान्यातील व्यवस्था, स्वच्छता, आरोग्य, कामाचे तास, कामगार-मालक संबंध इत्यादीसंबंधीचे कायदे म्हणजे कामगार कायदे, असे सर्वसाधारणपणे समजण्यात येते. कामगार कायदे प्रत्येक देशात आहेत. उद्योगधंदे लागले, की कामगारांच्या संरक्षणासाठी कामगार कायदे करण्याची आवश्यकता भासते. कायद्यांचे स्वरूप व तरतुदी कायदालपरिस्थित्यनुसार वेगवेगळ्या देशांत वेगवेगळ्या आहेत. त्या तरतुदींचे निदान किमान स्वरूप एकसारखे असावे, असा प्रयत्नशाली कामगार संघटनेमार्फत चालू आहे. या संघटनेचे उराव, संकेत व शिफारशी यांना सर्व देशांत ज्या प्रमाणात मान्यता लाभेल, त्या प्रमाणात ते प्रयत्नस सफल होतील. औद्योगिक दृष्ट्या पुढारलेल्या राष्ट्रांत कामगार संघ प्रबळ असल्याने कामगारांचे संरक्षण व कामगार कायद्यांच्या द्वारा साधण्याऐवजी कामगार संघ व उद्योगपती यांच्यामधील सामुदायिक करारांच्या योगाने साधण्याची



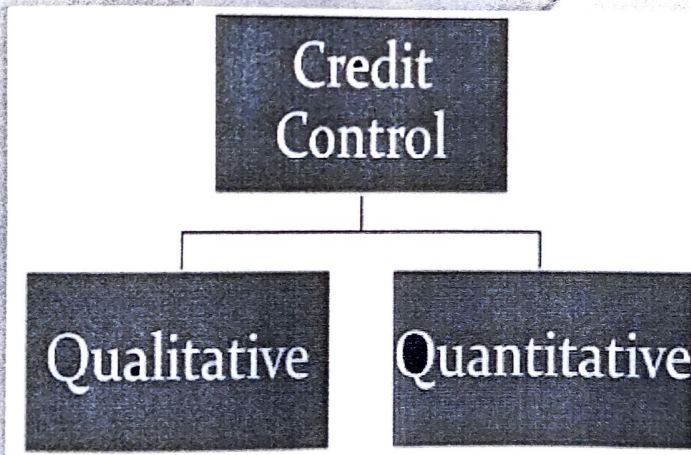
# INDIAN STREAMS RESEARCH JOURNAL

International Recognition Multidisciplinary Research Journal

Volume - 11 | Issue - 2 | March- 2021

Impact Factor : 5.1651 (UIF) ISSN:-2230-7850

## STUDY OF CREDIT CONTROL SYSTEM IN INDIA



**Dr. Yashwant Bhaurao Dubale**

**Dr. Yashwant Bhaurao Dubale**

Associate Professor, Department of Commerce, Lal Bahadur Shastri Senior College, Partur District Beed.

### ABSTRACT:

The liquidity control is an important tool used by the Reserve Bank of India, which is a major monetary policy tool used to control the demand and supply of cash (liquidity) in the economy.....

**Editor - In - Chief - H. N. Jagtap**



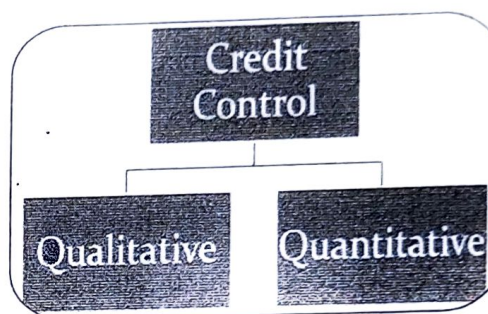


## STUDY OF CREDIT CONTROL SYSTEM IN INDIA

Dr. Yashwant Bhaurao Dubale  
 Associate Professor, Department of Commerce,  
 Lal Bahadur Shastri Senior College, Partur District Beed.

### ABSTRACT:

The liquidity control is an important tool used by the Reserve Bank of India, which is a major monetary policy tool used to control the demand and supply of cash (liquidity) in the economy. The credit offered by commercial banks is controlled by the Central Bank. The strategy RBI is using to bring about "economic growth with stability" means that banks can not only monitor inflationary economic patterns, but also stimulate economic growth, thereby increasing the stability of real national income. Given its functions like issuance of notes and maintenance of cash reserves, unregulated credit by RBI will lead to social and economic instability in the country. To promote financial stability and economic growth, the banking system is regulated. While the increasing public sector ownership of banks and the combination of joint stock firms, branches, cooperatives and corporations has emerged in the post-independence period, this does not guarantee the optimal banking structure required for economic reforms since 1991. An important area in the study of macroeconomics is the banking system and money management. The economic policies of the government and the RBI will influence our defense budget in many ways, so we as defense planners should be fully aware of this important area of the macroeconomic system.



**KEYWORDS :** *Fusarium head blight (FHB) , Characteristics, requirements , image analysis.*

### INTRODUCTION:

It seems almost universal in the economic literature that monetary policy is a powerful tool for improving the socio-economic status of a country. Monetary policy has been considered as an important economic policy component. Therefore, monetary policy priorities are broadly aligned with overall economic policy objectives. Development, social justice and price stability are the three major objectives of economic policy in India. Although it is generally accepted that monetary policy can most effectively pursue the objective of price stability, monetary policy has, in practice, often contributed significantly to the achievement of other objectives. Effective formulation and implementation of monetary policy, however, depends on prevailing economic conditions and systemic factors such as volume of money supply, size of government debt, size of non-monetary sector of the economy, etc. Because monetary policy, through its instruments, affects ultimate goals, the issue of defining goals is considered important.



# NEW TRENDS IN COMMERCE'

Dr. Pandit K. Gate





2024

# CHAPTER - 4

## PRESENT BANKING SYSTEM IN INDIA

---

**Mr. Yashwant Bhaurao Dubale**

*Associate Professor, Department of Commerce,  
Lal Bahadur Shastri Senior College, Partur, Dist. Hingoli (M.S.)*

### **ABSTRACT :**

The Indian banking can be comprehensively sorted into nationalized (government possessed), private banks and concentrated financial foundations. The Reserve Bank of India goes about as a unified body checking any disparities and inadequacies in the framework. Since the nationalization of banks in 1969, the public area banks or the nationalized banks have gained a position of conspicuousness and has from that point forward seen colossal improvement. The need to turn out to be profoundly client centered has constrained the slowmoving public area banks to embrace a most optimized plan of attack approach. In this paper I center around the current financial framework in India which is incorporates conventional Banking and Modern Banking.

### **INTRODUCTION :-**

Government made significant, strides in this Indian Banking Sector Reform after autonomy. In 1955, it nationalized Imperial Bank of India with broad financial offices for an enormous scope, uniquely in country and semi-metropolitan regions. It framed State Bank of India to go about as the vital specialist of RBI and to deal with banking exchanges of the Union and State Governments all around the country.

Seven banks forming subsidiary of State Bank of India was nationalized in 1960 on 19th July, 1969, major process of nationalization was completed.





**Dnyanopasak Shikshan Mandal's Arts, Commerce and Science College,  
Jintur- 431509, Dist. Parbhani**

*In association with*

**Swami Ramanand Teerth Marathwada University, Nanded**

*And*

**Marathwada Commerce and Management Association, Aurangabad.**

**6<sup>th</sup> Interdisciplinary Two-Day National Conference**

This is to certify that Yeshvant Bhaudao Dubale  
of Lalbahadur Shastri se. College, Parbhani has Participated/ Presented a  
paper entitled "Rural Development in Present Era."

\_\_\_\_\_ in 6th Interdisciplinary Two Day  
National Conference On "*Impact of Global Environmental Changes on Economy,  
Agriculture, Trade and Business*" held at our institute on 26<sup>th</sup> & 27<sup>th</sup> November, 2021.

**Prof. Dr. S. G. Bhombe**  
I/C Principal  
Convener

**Prof. Dr. A. S. Kadam**  
HOD Botany  
Co- Convener

**Prof. Dr. S. M. Kolhe**  
HOD Commerce Faculty  
Organizing Secretary

**Dr. W. K. Sarwade**  
President  
M.C.M.A.

Presentation in  
D S M College, Jintur.  
27th Nov. 2021

## Rural Development in Present Era

Dr. Dubale Yeshvant Bhauroo  
Asso. Professor, Dept. Of Commerce  
L.B.S. College, Partur. Dist: Jalna.

Rural development is a broad concept in which complete development of rural society is expected. Rural development is a qualitative change in various aspects of human life such as economic, social, cultural, political and technological. Rural development is intended to bring about improvement in all parts of the society. Today, the rural problem in India has assumed a rough dream. It has problems such as low per capita income, increasing poverty, increasing unemployment, economic disparity, low savings and capital, backwardness, ignorance, superstition, illiteracy, population growth, etc. Rural development needs to be given utmost importance if India wants to regain its former glory. Rural development means raising the standard of living of the rural people, it is necessary to overcome the problems of poverty, inequality, illiteracy, superstition, unemployment, unsanitary etc.

We have always neglected the villages. If villages are destroyed, India will be destroyed. Therefore, it is necessary to make planning for the development of villages. Gandhiji said that unless the problems related to food, health, education, employment, women empowerment etc. are solved in the villages, the villages will not prosper. As the villages are not prosperous, the trend of people moving towards the cities has increased. Unfortunately, the villages which are called the soul of India are deprived of all basic amenities. Sitting in the city, we have created a different image of rural India. Like peace, green fields happy life but is it true?

For the development of rural areas in India, the development of the agricultural sector is seen as the primary need of the country. Many problems are faced in the development of agriculture sector. One of the important problems is the financial situation of farmers. Suicide of farmers has become a serious problem facing the country. There are many reasons for farmer's suicide, but the most important reason is not getting the right price for the produce. Between 1997 and 2006, 1,66,304 farmers committed suicide. Farmers in India work the hardest, yet their economic condition is still not as prosperous as it should be.

### Characteristics of rural life: -

Rural dwellers are hardworking, simple and straightforward in nature. They stay away from deceit and fraud. They don't like idle life. The atmosphere in the village is always calm and noiseless.

### Objectives of the Dissertation: -

- 1 Prioritizing rural area in India's development.
- 2 To create awareness about development in rural areas.
- 3 To give dignity to rural people.
- 4 To create rural social equity.



# Review of Research

International Online Multidisciplinary Journal

Volume - 11 | Issue - 10 | July - 2022

Impact Factor : 5.7631(UIF) ISSN: 2249-894X

## CHALLENGES AND OPPORTUNITIES OF GOODS AND SERVICE TAX WITH REFERENCE TO INDIA



**Dr. Yashwant Bhaurao Dubale**

Associate Professor, Department of Commerce, Lal Bahadur Shastri Senior College, Partur District Beed.

Abstract : Goods and Services Tax in the federal structure is very complex. India's GST system seeks to reduce complexity by applying a uniform base and rates across the country.....

*Dr. Yashwant Bhaurao Dubale*

**Editor - In - Chief - Ashok Yakkaldevi**



## CHALLENGES AND OPPORTUNITIES OF GOODS AND SERVICE TAX WITH REFERENCE TO INDIA

Dr. Yashwant Bhaurao Dubale  
Associate Professor, Department of Commerce,  
Lal Bahadur Shastri Senior College, Partur District Beed.

### ABSTRACT:

Goods and Services Tax in the federal structure is very complex. India's GST system seeks to reduce complexity by applying a uniform base and rates across the country. However, the implementation framework using multiple rate structures and strict reporting requirements for businesses imposes a heavy compliance burden on businesses, and has a negative impact on the economy. The government can reduce the compliance burden on industries by providing them with a longer transition period to become part of the full GST requirements. Under the new system exporters are facing a significant reduction in their working capital which is limiting their ability to take new orders. Immediate policy interventions will be required to ease the cash flow burden on exporters and reduce cases of refunds. The financial impact of the new system will last for at least a few months until businesses comply with the new system. Additional cost of compliance and higher tax compliance will make some retail businesses unviable with real economic impact on investment and jobs. However, over time, the benefits of implementation in the form of positive economic benefits such as removal of tax restrictions on free movement of goods across the country and higher tax collection will create a temporary recession over time.

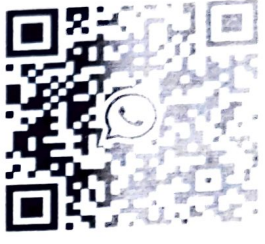


**KEYWORDS :** Goods and Services Tax, federal structure, retail businesses.

### INTRODUCTION:

The introduction of VAT at the central and state levels is considered an important step in India's indirect tax reform. While VAT is a major improvement over the existing Central Excise and State-level sales tax systems at the national level, the Goods and Services Tax (GST) is an additional important achievement leading to comprehensive indirect tax reforms. The country was initially slated to have a national-level goods and services tax, but with the release of the first discussion paper by a strong committee of state finance ministers, it became clear that India would have a "dual GST". Centre and states will levy taxes on goods and services through them. Almost 100 countries have implemented GST. Countries like Singapore and New Zealand are taxed at the same rate. Indonesia has five positive rates, zero rates and more than 30 types of exemptions. In China, GST is applicable only for supply of goods and repair, replacement and processing services. There is no discrimination between goods and services for taxation under the GST scheme. GST is a multi-level tax where the burden of taxation is





Editor  
Dr. Bapu G. Gholap



# Printing Area

International Multilingual Journal  
Issue-95, Vol-01, November



7 Dr. Bhupendra Kr. Gautam. "The status of women's in independent India" XIX annual international seminar, 2014

8 Uma Chakravarti " Conceptualising Brahmanical Patriarchal Early India Gender Caste Class and State, 28 Economic and Political weekly 579-585 (April 1993)

9 'adultery law: supreme court looks back to move forward', Hindustantimes, feb 10, 2018

10 economic survey 2017 vol 2173

11 AIR 1965 A.P. 407

12 Kuljitkaur 'legal perspective of gender equality in India: a critical analysis' Shodhganga. inflibnet.ac.in/handle/10603/10227 ( accessed on 30.03.2018)

13 AIR 1996 SC1701

14 ibid 1702

15 Supra note 9, chapter 3, page 99

16 'Indian temples cannot bar women' rules supreme court the guardian, 12.04.16.

17 Rakesh Luthra 'Equality and Ideology', (1985) 2 SCC (J) p. 8.

18 1189 Constituent Assembly Debates Book No. 2 Vol. III 543.

19 (1993) 2 SCC 746

20 Source the Hindu 'crime in kathua' <http://www.thehindu.com/opinion/editorial/crime-in-kathua/article23516777.ece>

21 Dr. Saba Yunus and Dr. Seema Varma Legal Provisions For Women Empowerment In India, pg 367

22 Supra note 18

23 Penal code 1860 eastern book company lucknow 4th ed, 2015, pg 195.)

24 SC. defines what is a woman's modesty times of india, 21.03.2007)

25 Radhika Coomaraswamy 2005/ UN special

□□□

## Role of agriculture sector in economic development

Dr. Dubale Yeshvant Bhaurao  
Asso. Professor, Dept. Of Commerce  
L.B.S. College, Purna, Dist: Jalna.

Development of agriculture sector is very important to meet the food requirement of any country in the world. The developed countries of the world have developed the agricultural sector of their country along with the industrial sector. Capital appears to be the biggest problem facing industrial development in developing countries. This leaves the country with no option but to generate capital from its main source of livelihood. Therefore, to meet this lack of capital, the developing countries see the development of the agricultural sector as the only option.

India is known as an agricultural country. Almost 70 percent of the total population of the country is still seen as directly or indirectly dependent on agriculture and agriculture-related activities for their livelihood. In the development of Indian economy, employment generating sector, greater share of gross national income, sector providing raw materials to industrial sectors and contributing to export growth are seen to be playing their important role. Due to this, the Indian agricultural sector is the raw material for the economic development of the country and the agricultural sector has gained unique importance.

Due to the serious problems faced by many countries of the world, unemployment, underemployment appears to be a major problem. This problem can be seen in the existence of both developing and developed