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AGRICULTURAL MARKETING POLICIES AND PROGRAMMES IN ODISHA: A CRITICAL EVALUATION

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ABSTRACT

The present paper assesses the various agricultural marketing policies and programmes implemented in Odisha and their usefulness in meeting the marketing needs of agricultural produce in the state. The nature of rural marketing system and adequacy of marketing infrastructures have also been assessed. The study is based on secondary data and literature reviews. The major agricultural marketing institutions in Odisha are Odisha State Agricultural Marketing Board (OSAMB), Directorate of Agricultural Marketing (DAM) and Regulated Market Committee (RMC). It is observed that the ownership and functioning of the markets is not uniform with the physical markets being owned by different agencies such as RMCs, Municipalities, Panchayats and also purely private persons. The Agricultural Produce Markets Regulation (APMR) Act is loosely implemented in the state, which has very limited impact on the ground. The markets under different type of ownership prevailing in the State are not conducive to adoption of good marketing practices. Since most of the agricultural markets are private and unregulated, the farmers have been hard hit in the state. The study highlights the need for professional management of markets.

A STUDY ON PROFITABILITY OF TRIPURA GRAMIN BANK (TGB)

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ABSTRACT

Tripura Gramin Bank (TGB) is the only Regional Rural Bank operating in Tripura since its inception in 1976. TGB is the one of the eighth RRBs operating in the North East. Regional Rural Bank in the North East plays the role of integration of multi-cultural diversity through their banking operation in the area. The operation of Regional Rural Bank addresses the need of banking services for the large tea community in the North East. TGB in Tripura is catering the banking needs of 16 different tribes living there along with other community people. TGB was introduced for economic development of rural areas of Tripura. The prime objective of this bank was amelioration of socioeconomic condition of rural people of Tripura. The present study is an attempt to examine the profitability of the bank for a period 2003-04 to 2016-17. Secondary data is used from the published Annual Reports of TGB for the study period. Select parameters i.e. total interest income, total non-interest income, and total income, operating expense, total expenditure, operating profit, net profit and select profitability ratios are used for the study. Select statistical tools i.e. CAGR, average, standard deviation, least square method; coefficient of determination is used to measure the status of profitability of TGB. The study reveals that, during the study period the profitability of TGB is improved which is the result of improvement of financial inclusion in the operational area of the bank.

SOCIO-ECONOMIC DEVELOPMENTS OF SCHEDULED TRIBES IN TELANGANA STATE

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ABSTRACT

The Constitution of India ensures all citizens of social and economic justice, equality of status and opportunities and cultural and educational status and also enriches the Scheduled Castes and Tribes. The central and state governments have devised and implemented various policies aimed at increasing the social and economic conditions of societies such as Scheduled Tribes (STs) which have traditionally been left behind for historical reasons. Scheduled tribe communities live in various ecological and geo-climatic conditions ranging from plains to forest, hills and inaccessible areas in the country. These Scheduled tribe groups are at different stages of socio, economic and educational development. The lack of reliable data on the working and living conditions of scheduled tribal communities poses a major obstacle to the creation of appropriate welfare schemes for these communities. The Government of India is constitutionally responsible for protecting the interests of Scheduled Caste and Scheduled Tribes and uplifting them socially and economically. The present study slots in the socio-economic conditions and associated problems of the tribal villagers of Telangana State. This study tries to highlight various aspects of socio-economic structure and attempts to explore the problems faced by tribal villagers like low income, lack of drinking water, low rate of literacy, transportation problem, etc. The study aims at suggesting ways how to overcome their social constraints in receiving proper facilities.

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