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A STUDY ON FINANCIAL LITERACY AMONG ILLITERATES IN RURAL AREAS OF WANAPARTHY DISTRICT IN TELANGANA STATE

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ABSTRACT

The objective of this study is to measure the financial literacy levels among illiterates in the surrounding rural areas of Wanaparthy district, Telangana by using survey based analysis. To achieve the objective of this study 300 families were selected randomly from the rural areas of Wanaparthy district and the Questionnaire was used to assess the basic financial literacy of them. The achieved data is compared with reported data. It is found that financial literacy in rural area is increasing but at a slower pace due to development over the previous five years however the insurance policy/products is yet to be increased. This paper describes the reasons for increase in financial literacy and suggests suitable recommendations in the area of insurance policy/products to move India into digital financial inclusion through cost-effective, convenient and secure means which bring the unbanked rural households into mainstream of the Indian economy.

Keywords: financial literacy, financial decisions, Wanaparthy rural illiterates, Women.

INTRODUCTION

Financial literacy is the possession of the skill set and knowledge that allows an individual to make informed and intellectual financial decisions with available financial resources. Lack of Financial literacy make individuals to fail in making right choices regarding financial decisions. The need for financial literacy is increasing due to rapid growth in Indian economy. Over the last ten years, expansion of financial markets through new economic policy (liberalization, privatization and globalization), inevitable changes in technology and major changes in banking, investments and loan products. Government also coming up with many initiatives to impart knowledge about financial instruments and to inculcate saving habits in public for the benefit of individuals as well as nations economic sustainability. The attractive changes in loan products provided various national banks, agricultural banks and other financial institutions helps the rural public not to be trapped by the local money lenders.

Most of the rural families opened saving accounts in banks or post offices because of various government welfare scheme like wages from Mahatma Gandhi National Rural Employment Guarante Act 2005 , old age,disability,widow pensions& agricultural pension, getting LPG and other subsidies, etc... most of these families are aware of basic economic and financial concepts because of digitalization of transactions and especially Covid-19 pandemic lockdown taught most of the public to utilize digital banking or mobile banking but still they need more financial concepts and knowledge in making sensible savings, investment decisions through proper channels and utilization of digital banking or financial tools for effective use.

This study is concentrated on the financial literacy among the rural illiterate women by using a survey. The data is collected and reported along with the reasons. Proper recommendations are given wherever required.

STATEMENT OF THE STUDY

The problem selected for investigation in the area of financial literacy among daily wages women who are uneducated at different parts of wanaparthy district.

Need for the Study:

As it is known that India is lacking behind (search data about finicial literacy among educated). This study is made to understand how much the uneducated people know about financial literacy. It is also explained that are they really taking measures with sound knowledge about it or following someone who know about it. As India is heading towards digitalization, a survey has been done to know the areas where India has been progressed and still the work to be done.

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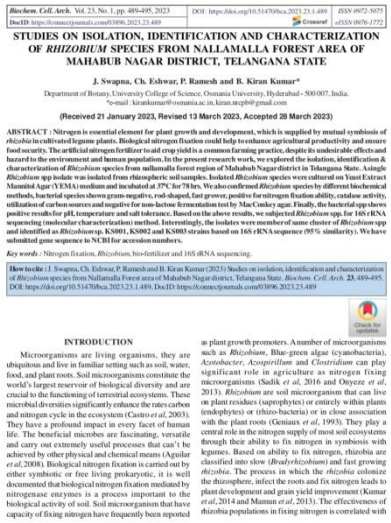

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STUDIES ON ISOLATION, IDENTIFICATION AND CHARACTERIZATION OF *RHIZOBIUM* SPECIES FROM NALLAMALLA FOREST AREA OF MAHABUB NAGAR DISTRICT, TELANGANA STATE

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ABSTRACT : Nitrogen is essential element for plant growth and development, which is supplied by mutual symbiosis of *rhizobia* in cultivated legume plants. Biological nitrogen fixation could help to enhance agricultural productivity and ensure food security. The artificial nitrogen fertilizer to aid crop yield is a common farming practice, despite its undesirable effects and hazard to the environment and human population. In the present research work, we explored the isolation, identification & characterization of *Rhizobium* species from nallamalla forest region of Mahabub Nagar district in Telangana State. Asingle *Rhizobium* spp isolate was isolated from rhizospheric soil samples. Isolated *Rhizobium* species were cultured on Yeast Extract Mannitol Agar (YEMA) medium and incubated at 37°C for 7Hrs. We also confirmed *Rhizobium* species by different biochemical methods, bacterial species shown gram-negative, rod-shaped, fast grower, positive for nitrogen fixation ability, catalase activity, utilization of carbon sources and negative for non-lactose fermentation test by MacConkey agar. Finally, the bacterial spp shows positive results for pH, temperature and salt tolerance. Based on the above results, we subjected *Rhizobium* spp, for 16S rRNA sequencing (molecular characterization) method. Interestingly, the isolates were member of same cluster of *Rhizobium* spp and identified as *Rhizobium* sp. KS001, KS002 and KS003 strains based on 16S rRNA sequence (95% similarity). We have submitted gene sequence to NCBI for accession numbers.

Key words : Nitrogen fixation, *Rhizobium*, bio-fertilizer and 16S rRNA sequencing.

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INTRODUCTION

Microorganisms are living organisms, they are ubiquitous and live in familiar setting such as soil, water, food, and plant roots. Soil microorganisms constitute the world's largest reservoir of biological diversity and are crucial to the functioning of terrestrial ecosystems. These microbial diversities significantly enhance the rates carbon and nitrogen cycle in the ecosystem (Castro *et al*, 2003). They have a profound impact in every facet of human life. The beneficial microbes are fascinating, versatile and carry out extremely useful processes that can't be achieved by other physical and chemical means (Aguilar *et al*, 2008). Biological nitrogen fixation is carried out by either symbiotic or free living prokaryotic, it is well documented that biological nitrogen fixation mediated by nitrogenase enzymes is a process important to the biological activity of soil. Soil microorganism that have capacity of fixing nitrogen have frequently been reported as plant growth promoters. A number of microorganisms such as *Rhizobium*, Blue-green algae (cyanobacteria), *Acetobacter*, *Azospirillum* and *Clostridium* can play significant role in agriculture as nitrogen fixing microorganisms (Sadik *et al*, 2016 and Onyeze *et al*, 2013). *Rhizobium* are soil microorganism that can live on plant residues (saprophytes) or entirely within plants (endophytes) or (rhizo-bacteria) or in close association with the plant roots (Geniaux *et al*, 1993). They play a central role in the nitrogen supply of most soil ecosystems through their ability to fix nitrogen in symbiosis with legumes. Based on ability to fix nitrogen, rhizobia are classified into slow (*Bradyrhizobium*) and fast growing *rhizobia*. The process in which the *rhizobia* colonize the rhizosphere, infect the roots and fix nitrogen leads to plant development and grain yield improvement (Kumar *et al*, 2014 and Mamun *et al*, 2013). The effectiveness of rhizobia populations in fixing nitrogen is correlated with