

CORRELATION BETWEEN PER CAPITA INCOME AND EXPENDITURE OF DIFFERENT INCOME GROUP COUNTRIES

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Abstract

The researcher is trying to explain the relationship between income and expenditure/ consumption with the help of higher, middle- and lower-income countries. We can prove if country having high income, then the expenditure of that country is also higher. For this research the researcher took per capita income and per capita expenditure of 9 countries from various sources. The time period of data is from 2010 to 2015. Firstly we took data of same group of countries. And after that the researcher compares different three countries from each class (higher, middle, and lower) and explained the difference. The relation between income and expenditure is frequently called a utilization plan or consumption schedule. It is utilized to portray monetary patterns in the industry or organization. When there is more cash or expectation of income, more products are bought by purchasers. In this article the following function with the help of all the data has observed $C = F(Y)$ and $Y = C + S$, as $\uparrow Y \rightarrow \text{Consumption} \uparrow$

Keywords- expenditure, consumption, per capita expenditure



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Introduction

Income, expenditure and savings are interrelated. The expenditure incurred on the various needs is vital to enhance the health status and welfare of households. On the other hand, savings are essential for future use. According to the theory of consumption (Dornbusch, 2016), consumption patterns vary according to income levels of households; higher income household tends to allocate smaller percentage for daily needs such as food and clothing and higher

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IMPACT OF CEREAL PRODUCTION ON ECONOMY IN INDIA

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Abstract

This article discusses the key development in the agriculture sector in productivity gain and integration with domestic and global food and pulses production improvement before discuss in some of the challenges for future agriculture development which include land distribution policies water management using Technology practice and adopt it in Indian agriculture and food Distribution.

Keywords : Impact, Production, Cereal, Productivity, Pulses.

Introduction:-

Agriculture is largest source of livelihood for the Indian people. The share of agriculture sector in capital formation of the country's economy has increased from 17.7 percent in 1950-51 to 15.5 percent in 2016-17. Agriculture is the largest free private sector in India. Agribusiness is the only major business which is not subject to Income Tax.

Background:-

India has a particularly large agriculture sector while the sector's share of GDP has halved in the past 30 years to around 15%, it still employs around half of India's workforce and account for much of the volatility in Indian GDP. India has the second largest area of arable land in the world and is a major producer of a number of Agricultural Products around the turn of the century India over the United State as the world's largest producer of milk and is also major producer of pulses such as chickpea and lentils which are major sources of protein in vegetarian diet.

Importance of agriculture sector in Indian economy:-

India's economy is Agrarian and dependent on per Independence agriculture has declined. However the development of the agricultural sector is important for the entry of the country's economy as whole. The development of the agricultural sector

contributes to the development of the country's industry and service sector.

1. The share of agriculture in the national income:-

At the time of independence the share of agriculture and allied sector in the GDP was more than 50% and then it declined. The GDP of Agricultural sector represent a positive structural change. In developed Nations the share of Agricultural sector is less taper 3 or 4 percent.

2. Jobcreation:-

Most of the people in India are engage in agribusiness. At the time of independence more than 70% of the people in India where directly and indirectly dependent on agriculture and allied sector. According to the 2001 census agriculture and allied sector accounted for 58.2 % of employment in the country.

3. Contribution to foreign trade:-

Since agriculture is the main occupation of the people of India, many types of Agricultural Products are exported. India is one of the top 15 exports of Agricultural commodities in the world.

4. Supply of raw materials:-

The raw materials required for various industries in the Indian agriculture are supplied through the agriculture sector. In this, products like sugar can, Cotton,

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समाजभूषण बाबुराव उर्फ आप्पासाहेब जेधे कला, वाणिज्य व विज्ञान महाविद्यालय, शुक्रवार पेठ, पुणे

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गोषवारा/ प्रस्तावना :- जलद गतीने देशाचा आर्थिक विकास साध्य करायचा असेल तर औद्योगिकीकरणा शिवाय पर्याय नाही. आर्थिक विकासाची गरज विचारात घेऊन महाराष्ट्र राज्याने 1962 मध्ये महाराष्ट्र औद्योगिक विकास महामंडळाची (MIDC) स्थापना करण्यात आली. एमआयडीसीच्या स्थापने नंतर एमआयडीसीने 35 जिल्ह्यांपैकी 33 जिल्ह्यांमध्ये 275 औद्योगिक वसाहती विकसित केल्या आहेत. यावसाहती अंतर्गत मोठ्या उद्योगांची जवळपास 2500 व लघु व मध्यम उद्योगांची जवळपास दोन लाखांपेक्षा जास्त संख्या आहे. एमआयडीसी अंतर्गत एकूण रोजगार निर्मितीचे प्रमाण जवळपास दहा लाखांपर्यंत आहे. एमआयडीसी औद्योगिक वसाहतीच्या विस्ताराचा प्रत्यक्ष व अप्रत्यक्ष परिणाम ग्रामीण भागाच्या आर्थिक विकासावर झालेला दिसून येतो.

सदर संशोधन लेखाच्या माध्यमातून एमआयडीसी पुणे जिल्ह्यातील एमआयडीसी औद्योगिक वसाहतीच्या विस्ताराचा ग्रामीण विकासावर प्रामुख्याने पुणे जिल्ह्याच्या ग्रामीण भागाच्या विकासावर झालेल्या परिणामांचा आढावा घेतला आहे.

उद्दिष्टे :- प्रस्तुत संशोधन निबंधाची खालील प्रमाणे उद्दिष्ट निश्चित करण्यात आली आहे.

3 पुणे एमआयडीसी औद्योगिक वसाहतीचा ग्रामीण व शहरी भागातील आढावा विस्ताराचा आढावा घेणे.

2 एमआयडीसी औद्योगिक वसाहतीचा ग्रामीण विकासावर होणाऱ्या प्रत्यक्ष परिणामांचा आढावा घेणे.

3 एमआयडीसी औद्योगिक वसाहतीचा ग्रामीण विकासावर होणाऱ्या अप्रत्यक्ष परिणामांचा आढावा घेणे.

4 एमआयडीसी औद्योगिक विस्ताराचा ग्रामीण भागाच्या विकासावर होणाऱ्या प्रतिकूल परिणामांचा आढावा घेणे.

5 एमआयडीसी औद्योगिकीकरण आणि ग्रामीण विकासासाठी योग्य अशा उपयोजनात्मक शिफारशी सुचवणे.

गृहीतके :- प्रस्तुत संशोधन निबंधाचे गृहीत संकल्पना खालील प्रमाणे

1 पुणे एमआयडीसी औद्योगिक विस्तार ग्रामीण भागात मोठ्या प्रमाणात झाला आहे.

2 एमआयडीसी औद्योगिकीकरणाचा ग्रामीण विकासावर प्रत्यक्ष व अप्रत्यक्ष अनुकूल परिणाम झाला आहे.

3 एमआयडीसी अंतर्गत कुरकुंभ औद्योगिक वसाहतीचा शेतीवर प्रतिकूल परिणाम झाला आहे.

व्याप्ती/मर्यादा :- प्रस्तुत संशोधन निबंध हा पुणे जिल्ह्यातील एमआयडीसी औद्योगिक वसाहतीच्या विस्तारास संबंधित आहे. यामध्ये प्रामुख्याने मुख्य औद्योगिक वसाहती (Major Industrial Estate) विचारात घेतले आहेत उप औद्योगिक वसाहती (Sub Industrial Estate) तसेच आयटी पार्कच्या (IT Park) वसाहतीचा वसाहतीच्या परिणामांचा आढावा प्रस्तुत संशोधन लेखात घेतला नाही.

संशोधन पद्धती :- प्रस्तुत संशोधन लेखासाठी प्राथमिक व दुय्यम अशा दोन्ही तथ्य संकलन मार्गांचा अवलंब केला आहे. एमआयडीसी औद्योगिक वसाहतीची माहिती मिळवण्यासाठी एमआयडीसी विभागीय कार्यालय तसेच वसाहती अंतर्गत येणाऱ्या (स्थानिक स्वराज्य संस्था) ग्रामपंचायत कार्यालयांना प्रत्यक्ष भेट देऊन माहिती मिळवली आहे तसेच दुय्यम तथ्य संकलन करताना एमआयडीसी अहवाल, डायरी, ऑनलाइन वेबसाईट अशा वेगवेगळ्या मार्गांनी एमआयडीसीची सांख्यिकीय माहिती मिळवली आहे. उपलब्ध माहितीचे तक्त्या द्वारे सादरीकरण करून शेकडा प्रमाण पद्धतीचा अवलंब करून वस्तुनिष्ठ पद्धतीने विश्लेषण केले आहे.



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राष्ट्रीय शिक्षण धोरणाच्या प्रभावी अंमलबजावणीत राष्ट्रीय सेवा योजनांच्या नियमित व विशेष श्रमसंस्कार शिबिरांची भूमिका

डॉ. विशाल विठ्ठल गायकवाड

समाजभूषण बाबुराव अप्पासाहेब जेधे कला, वाणिज्य व विज्ञान महाविद्यालय, पुणे.

प्रस्तावना : भारतीय प्राचीन गुरुकुल शिक्षण पद्धती पासून ब्रिटिशकालीन शिक्षण व्यवस्था आणि प्रचलित शिक्षण पद्धती कडून सर्वांगीण आणि बहुशाखीय शिक्षण धोरणाच्या वाटचालीपर्यंत आपला भारतीय समाज शैक्षणिक दृष्ट्या उत्क्रांत होत गेला आहे.

प्रत्येक विद्यार्थ्यांमध्ये काही अंगभूत कला, रुची किंवा प्रतिभा असतात. मात्र त्या शोधल्या पाहिजेत आणि त्यांचे संगोपन केले पाहिजे, तसेच त्यांना प्रोत्साहन देखील दिले पाहिजे. हेच शाळा, महाविद्यालय आणि सर्वच शैक्षणिक संस्थांचे अंतिम लक्ष असले पाहिजे. तरच खऱ्या अर्थाने शिक्षणाचा हेतू साध्य होईल. नवीन राष्ट्रीय शिक्षण धोरण २०२० मधील काही महत्वाच्या उद्दिष्टांची प्रभावी अंमलबजावणी करताना राष्ट्रीय सेवा योजनेच्या विविध उपक्रमांच्या माध्यमातून कशा पद्धतीने होते राष्ट्रीय शिक्षण धोरणातील कोणकोणत्या बाबी अंमलात आणल्या जाऊ शकतात, याबाबत विस्तृत अनुभवजन्य व व्यवहारी स्पष्टीकरण प्रस्तुत संशोधन निबंधाच्या साह्याने देण्यात आले आहे.

संशोधन निबंधाची उद्दिष्टे :-

१. राष्ट्रीय शिक्षण धोरण २०२० मधील प्रस्तावनेतील मूलभूत मूल्यांची अंमलबजावणी राष्ट्रीय सेवा योजनेच्या माध्यमातून कशी होते याचा आढावा घेणे.

२. शालेय व उच्च शिक्षण विभागातील अभ्यासक्रमाव्यतिरिक्त विद्यार्थ्यांचा व्यक्तिमत्व विकास व सामाजिक मूल्यांची जोपासना राष्ट्रीय सेवा योजनेच्या माध्यमातून कशी केली जाऊ शकते याचा आढावा घेणे.

३. राष्ट्रीय शिक्षण धोरण २०२० अंमलबजावणीसाठी राष्ट्रीय सेवा योजनेच्या माध्यमातून योग्य अशा उपायोजनात्मक शिफारशी सुचविणे.

संशोधन पद्धती

प्रस्तुत संशोधन निबंधाची मांडणी करण्यासाठी प्राथमिक

तथ्य संकलन मार्गाचा अवलंब करून राष्ट्रीय सेवा योजना विभागातील स्वयंसेवकांच्या मुलाखती व निरीक्षण तसेच राष्ट्रीय शिक्षण धोरण अहवालाच्या आधारे उपलब्ध झालेल्या माहितीच्या आधारे विषयाची मांडणी करण्यात आली आहे.

१. राष्ट्रीय शिक्षण धोरण २०२० मधील प्रस्तावनेतील मूलभूत मूल्य आणि राष्ट्रीय सेवा योजनेची भूमिका.

प्रत्येक विद्यार्थ्यांच्या वैशिष्ट्यपूर्ण क्षमता ओळखणे आणि त्या विकसित करण्यासाठी प्रयत्न करणे. धोरणाच्या प्रस्तावनेतील महत्वाची तत्त्व साध्य करण्यासाठी राष्ट्रीय सेवा योजनेच्या विविध उपक्रमांची भूमिका महत्वाची ठरते. कारण विद्यार्थ्यांमधील अंगभूत वैशिष्ट्ये समजण्यासाठी अभ्यासक्रमाव्यतिरिक्त विद्यार्थ्यांना व्यक्त होण्याची संधी राष्ट्रीय सेवा योजनेच्या माध्यमातून मिळते. यामध्ये प्रामुख्याने श्रमसंस्कार शिबिरांमध्ये विद्यार्थ्यांची गुणवैशिष्ट्ये त्यांच्या क्षमता ओळखता येतात अशा क्षमता व गुणवैशिष्ट्ये विचारात घेऊन भविष्यकाळात अशा विद्यार्थ्यांना त्यांच्या वाढीसाठी प्रोत्साहन देणे शक्य होते. म्हणून राष्ट्रीय सेवा योजनेचे नियमित कार्यक्रम आणि विशेष श्रमसंस्कार शिबिरांची भूमिका मूल्य जोपासण्यात व विद्यार्थ्यांची खरी ओळख करून घेण्यासाठी महत्वाची ठरतात.

२. शालेय व उच्च शिक्षण विभागातील अभ्यासक्रमाव्यतिरिक्त विद्यार्थ्यांचा व्यक्तिमत्व विकास व सामाजिक मूल्यांची जोपासना राष्ट्रीय सेवा योजनेच्या माध्यमातून केली जाऊ शकते.

धोरणातील शालेय शिक्षण भागामध्ये ४.२३ मध्ये आवश्यक विषय कौशल्य आणि क्षमतेचे अभ्यास क्रमिक एकात्मिकरण याची साध्यता राष्ट्रीय सेवा योजना विभागाच्या माध्यमातून विद्यार्थ्यांमध्ये नैतिकता आणि नैतिक विचार मनुष्य मानवी आणि घटनात्मक मूल्यांचे ज्ञान व कौशल्यात वाढ करणे शक्य आहे राष्ट्रीय सेवा योजनेच्या नियमित कार्यक्रमांतर्गत विद्यार्थ्यांना १२० तास विविध उपक्रमांमध्ये सक्रिय सहभागी

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75 YEARS OF INDIAN INDEPENDENCE

Vol.1



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Recent Trends in India's International Trade

Dr. Vinod P. Bhoskar

Assistant Professor, Dept. of Economics,

S. B. B. alias Appasaheb Jedhe college, Pune, Maharashtra.

Abstract:

International trade is the key for every nation's growth and development. In the current globalized economy all the countries have realized its interdependence on other nations for one or the other resources, commodities and services. This paper emphasizes on recent trends in India's international trade. It analyzes the trends in merchandised trade and services trade for the recent financial years. It also studies the top 10 principle commodities of imports and exports in India's trade basket. India is one of the fastest emerging economies in the world with higher population growth and increasing consumer demands. With increase in the per capita income of the lower and middle-income group of people India has emerged as biggest market in imports of goods and services from different countries of the world. This paper also examines India's top 10 trading partners in the form of top 10 export destinations and top 10 import sources. The present scenario of India's international trade indicates that the major concern is India's merchandised trade deficit reaching the level of 162.2 US\$ billion indicating merchandised imports are increasing at a faster rate. On the other hand, positive aspect is India's services trade surplus of 76.2 US\$ billions.

Keywords: Exports, Imports, International trade, Merchandise trade, Services trade.

I. Introduction :

In the current competitive world, no country is independent or self-sufficient to cater its needs and requirement. Every part of the world is interconnected with each other. It is difficult to experience growth and advancement for a nation by adapting closed economy structure. Survival of the country is nearly impossible without international trade. Many trade theories explained that international trade is an engine of growth for any economy or a country and India is not an exception to it. India adapted Liberalization Privatization and Globalization (LPG) policy in the beginning of 1990s which increased the openness of the Indian economy to the global world by removing trade barriers which existed before and enhanced the import and exports of goods and services in the form of international trade. Endowed with huge human capital resources and trade potentials Currently India has become one of the fastest growing economies in the world. With strong democracy and sound structural economic policies India is expected to be one of the top three economic powers of the world over the next 10-15 years [1]. As per forecast of International Monetary Fund (IMF) Indian economy is expected to grow at 7.4% in 2018 and 7.8% in 2019 [2]. To compete with top 5 largest economies of the world India must focus on its international trade policies.

II. Objectives :

- To understand India's merchandise trade performance.
- To study India's service trade Performance.
- To analyze top 10 commodities of exports and imports in India's trade basket.
- To study the post globalisation trend of India's exports and imports.

III. Research Methodology :

International trade is a macro level topic including international shipment flows beyond the international territories; therefore, it is difficult to collect the data from primary sources. This paper is completely prepared based on secondary sources of data collected from the websites of World Trade Organization (WTO), database web portals of Directorate General of Commercial Intelligence and Statistics (DGCI&S), Kolkata, under the Ministry of Commerce, Government of India, Database of Reserve Bank of India (RBI), Journals, articles and web links. Simple statistical tools are used to analyze the trends in international trade and to make pictorial presentations of raw data.

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10. Impact of COVID-19 on the Corporate Sector

Dr. (CA) A. U. Mojad

S.B.B. Alias Appasaheb Jedhe Arts, Commerce & Science College,
Shukarwar Peth, Pune -02.

Abstract

The Novel Coronavirus has been bringing various revolutionary dynamic aspects to the World. It taught us many useful lessons. The COVID-19 has an impact on almost all human and economic activities. Lakhs of people have retrenched from their jobs in the Indian Corporate Sectors. The Indian Corporate Sectors have been affected slightly from the Financial Year 2019-20, but it will have a severe impact in the current and future financial years. It can also seem in the Corporate Governance of the different companies in India. It has inherent commercial risks impacting business operations due to disruptions to Meetings, Dividends, Liquidity, Disclosure, Capital Allocation, Risk Management, and Internal Control. The Author of research paper attempt to study the impact of COVID-19 on the Corporate Governance in general. The crisis witnessed a horrifying mass exodus of such floating population of migrants on foot, amidst countrywide lockdown. Their worries primarily were loss of job, daily ration, and absence of a social security. India must rethink on its development paradigm and make it more inclusive. COVID 19 has also provided some unique opportunities to India. There is an opportunity to participate in global supply chains, multinationals are losing trust in China. To 'Make in India', some reforms are needed, labour reforms being one of them.

Keywords: COVID 19, Economic Impact, GDP, Growth Rate, Sectoral Impact, COVID Relief Measures.

Introduction

The COVID pandemic has impacted the corporate sector in India, with reference to intensive services, and micro, small, and medium enterprises (MSMEs) being the most affected. A wide range of policy measures have been introduced to mitigate shocks to the corporate sector, including a moratorium on loan repayments, credit guarantee schemes and resolution frameworks for distressed assets. Finally, the forward-looking multi-year corporate stress tests suggest that the overall impact of the COVID-19 shock on the corporate sector will crucially depend on the speed of the economic recovery. Under the baseline path, the overall corporate



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Impact of Covid-19 on Indian Economy

CA Dr. Ashok Mojad

Professor & Head of Commerce Department,
S.B.B. alias Appasaheb Jedhe College Pune

Abstract:

India is one of the most affected countries from coronavirus pandemic. The government imposed nationwide lockdown in late March to combat the spread of the novel disease. After six months of closure India has the second highest number of cases in the world with more than 5.73 million positive cases. The government lifted lockdown restrictions in a phased manner while the shutdown took a toll on the country's economy.

The lockdown restriction halted the most economic activities and led to job loss of millions of people and revenue streams. The government took precautionary measures to curb the virus spread by restricting the movement but the virus wreaked havoc in the country. The virus killed many, including those who were fighting the battle against it to safeguard others' life. Let's take a look at the impact of COVID-19 during the six months since the lockdown.

Keywords: COVID-19, Indian Economy, lockdowns, Recession, Gross-Tax Revenue (GTR)

Objectives :

1. To Study of different sectors been affected due to Covid-19
2. To Study of the impact of the lockdowns and restrictions
3. To Study about the path to recovery

Introduction:

As per the official data released by the ministry of statistics and program implementa-

ery. The second threat is the vaccination rates arising from the vaccine supply. Without inoculating a major portion of our labour force, there is a threat that viruses will disrupt our real economy. It is apparent from the worldwide cases of Covid-19.

CONCLUSIONS

This paper dealt with the impact of the Covid-19 pandemic on the Indian economy. The health crisis has been accompanied by an unprecedented economic crisis, where demand and supply have fallen autonomously and concurrently, even as they depress each other in feedback loops. The intensity of this crisis was exacerbated by the fact that the Indian economy was slowing down over a decade prior to the pandemic. As a result, India's capacity to deal with the pandemic stood seriously diminished in March 2020.

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VALUE ORIENTED EDUCATION IN 21st Century - A CHALLENGE

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The twenty first century is round the corner. The nations of the world are striving utmost to bring into the lives of their people the marvels of science and technology. Undoubtedly, human life on this planet has been greatly enriched with the incredible scientific advance. One would normally derive immense satisfaction from the above trend of affairs but the global status is quite the contrary. We are living in a fast changing worried world, ever stricken with fear of war and annihilation. Even if we overlook these global threats for a moment and focus our vision on India the scenario is alarming. India reputed in the ancient lore as the custodian of the 'soul' is now becoming a nation without soul. Materialism has engulfed us to the extent that every one by and large has become a worshipper of Mammon. Too much of dominance of materialism in a country leads to lack of faith in idealism which is not good for that country.

All values and norms are being cast to the winds in pursuit of pelf and power. There is a wide spread spectrum of kaleidoscopic anoms, dissension and conflict, misery, corruption, sensuality, falsehood, hypocrisy and degradation of mind, morals and relationship. Late Prime Minister Mrs. Indira Gandhi said "Never in our life

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❖ विद्यावार्ता या आंतरविद्याशाखीय बहुभाषिक त्रैमासिकात व्यक्त झालेल्या मतांशी मालक, प्रकाशक, मुद्रक, संपादक सहमत असतीलच असे नाही. न्यायक्षेत्र:बीड



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ARTIFICIAL INTELLIGENCE (AI)**CA(Dr.) Ashok Uttam Mojad**Professor & HOD of Commerce,
Appasaheb Jedhe College, Pune

Abstract: -

Artificial intelligence (AI) is one of new major area of concepts use as innovation in commerce. It is simulation of human intelligence processes by machines, mainly through computer systems. It includes Specific applications such as expert systems, natural language processing (NLP), speech recognition and machine vision are used to determine and apply for artificial intelligence. Now a days AI is used as an application throughout the world in various sectors such as healthcare, Business, Education, Finance, Law, Manufacturing, Banking, Research and Innovations especially in technology.

At present Artificial Intelligence incorporated in various technologies such as Automation, Machine Learning, Machine vision, Natural Language processing, Robotics, Self Driving care, Research etc. Therefore, in this research paper the author has focused on Introduction of AI along with different terms used and Applications of AI in different fields.

Keywords: - Artificial Intelligence, AI Programming, Type of Artificial Intelligence, Ethics, Technology, Services, Applications, Security, Regulation.

Objectives: -

To Understand a critical examination of the advancing intellectual developments in artificial intelligence and evaluation of their salient philosophical and psychological implications and its future impact on Changing situation.

Research Methodology: -

The Data for Research paper has been collected from Secondary sources such as Internet websites, Reference books published on the subject and Articles published in Research Journals.

Introduction: -

Artificial Intelligence is an approach or procedure to make a computer, a robot, or a product to think how smart human think. AI is a study of how human brain think, learn, decide and work, when it tries to solve problems. And finally outputs intelligent software systems is studied. The aim of AI is to improve computer functions which are related to human knowledge. Following are some examples where AI can be applied: - reasoning, learning, and problem-solving. The intelligence is intangible. It is composed of Reasoning, Learning, Problem Solving, Perception, and Linguistic Intelligence.

AI programming focuses on three cognitive skills: learning, reasoning and self-correction.

Learning processes. This aspect of AI programming focuses on acquiring data and creating rules for how to turn the data into actionable information. The rules, which are called algorithms, provide computing devices with step-by-step instructions for how to complete a specific task.

Reasoning processes. This aspect of AI programming focuses on choosing the right algorithm to reach a desired outcome.

Self-correction processes. This aspect of AI programming is designed to continually fine-tune algorithms and ensure they provide the most accurate results possible.

Types of artificial intelligence: -

Arend Hintze categorized AI into four types, beginning with the intelligent systems that exist today to sentient systems, which do not yet exist. His categories are as follows:

Type 1: Reactive machines. It's AI systems have no memory and are task specific. An example is

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Overview of Work- Life Balance in Working Women

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Research Guide

Abstract :-

The role of working women has changed throughout the world due to economic conditions and social demands. Women in India have proved their mettle in the work domain. Behind such success lies a big story of struggle and freedom in the traditional Social area. This research is devoted towards finding the root causes of existing problems faced by the working women. It also aims at finding feasible solutions that have been practiced elsewhere.

Key Words :-

Working Women, Work place, responsibility, Working Mothers stress.

Introduction

Every Country having two important human being in that first one Man and Second one Women. Both are made by creature both having same sense of life. But in that nature gives best and beautiful extra sense for only women.

Women in India have come a long way after independence. From just a skilled homemaker women today have acquired skills and capabilities of not just being a homemaker but being at par with their male counterparts. This is the new generation of women, who wants to pursue their dream career But this life is not a bed of roses for all.

Working Women

Women of the early centuries were mostly confined to their kitchens and those who employed in factories, farms or shop works Very few women had the access to higher education and they were forced to be at the mercy of their fathers or husbands attitudes towards women and work. The fast developing knowledge economy has given place for more number of women to be enlightened by higher education. Education has not only empowered them but also has given them robust careers. With brain power being the requisite skill in this knowledge era rather than endurance or physical strength, the women workers seem to flood into every industry on par with men.

The Industrial Revolution in part was fuelled by the economic necessity of many women, single and married, to find waged work outside their home. Women mostly found jobs in domestic service, textile factories, and piece workshops. They also worked in the coal mines. For some the Industrial Revolution provided independent wages, mobility and a better standard of living.

More conflict arises with the working mother. One has to fulfil the demand at work followed by various demands at home. In today's Scenario the husband and wife

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जागतीकीकरण महीला कर्मचार्यांच्या ताण-तणावाचा अभ्यास- एक दृष्टीक्षेप

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¹संशोधक वीद्यार्थी, ²संशोधन मार्गदर्शक

गोष्ट्यास

आधुनीकतेच्या युगात, स्पर्धा हा महत्वाचा भाग होऊन गेला आहे. प्रत्येक क्षेत्रात होणारी स्पर्धा हे जग जवळ घेऊन येताना दिसते. तसेच नाती मात्र दूर जाताना दिसतात. मानवी जीवन हे मानवाने अर्थात समाजाने घालून दिलेल्या कोशात बंधीस्त होऊन गेले आहे. स्त्री-पुरुष दोघीही या समाजातील अवीभाज्य घटक आहेत. स्पर्धेच्या जगात जगत असताना स्वतःला स्पर्धेत टिकून राहण्यासाठी रोजची होणारी स्वतःचीच स्वतःशी होणारी स्पर्धा एक नीयमीत कार्य होत आहे. त्यामुळे स्त्री-असो वा पुरुष या स्पर्धेतले मुख्य खेळाडू आहेत. या स्पर्धेत चांगले वाईट दोन्ही होणारे परीणाम या स्पर्धेतील सगळ्या घटकांना भोगावे लागतात.

आजच्या जागतीकीकरणाच्या काळात भारतातील सामाजीक आर्थिक व राजकीय स्थितीत अमुत्तम बदल होत आहेत. हे बदल स्वीकारले जातात देखील पण या बदलांमुळे सामाजीक आर्थिक प्रश्नही बदलत जाताना दिसतात. प्रत्येक देशाच्या व्यवस्थेनुसार तीथे उभे राहणारे सामाजीक आणि आर्थिक प्रश्न किंवा इतर परिस्थिती भिन्न असते.

उदा. पाश्चीमात्य देशात असणारी सामाजीक आणि आर्थिक परिस्थिती नवकित भारतातील सामाजीक आणि आर्थिक परिस्थितीपेक्षा वेगळी आहे.

शीर्ष शब्द :- महीला, आधुनीकता, स्पर्धा, ताण-तणाव

प्रास्तावीक

स्त्री जीवन प्रवास :-

एकवीसाव्या शतकातील ज्ञान-वीज्ञानाची सर्वच क्षेत्रे आजच्या स्त्रीने आपल्या दैदीप्यमान कार्यकर्तृत्वाने पादाक्रांत केले असून वीश्वाच्या आफाट पसऱ्यात, आजच्या स्त्रीचे प्रतीबिंब विलक्षण तेजाने झळकते आहे. स्त्री जीवनाचा हा करेडे वर्षापासुनचा प्रवास मात्र असंख्य अडचणी आणि काट्याकुट्यांच्या रस्त्याने भरलेला आहे. दास्य, नीधनता, दुःखमत्त्व ह्या सऱ्या बावी सोसून स्त्रीने केलेला हा प्रवास अचंबीत तर करणारा आहेच परंतु स्त्रीच्या सामर्थ्याबद्दल नव्याने वीचार करायला लावणारा आहे. कारण एकवीसाव्या शतकातील आजची स्त्री सर्व क्षेत्रात स्वबळावर समर्थपणे वावरत आहे. तर अवकाशाच्या अनंत पोकळीत लाखो मैलाच्या वेगाने परब्रह्मकडे जाणाऱ्या यानाचे अवकाश आणि परब्रह्म संशोधन करीत अवकाशयात्रीची भूमीकाही बजावीत आहे. वैदीक काळात 'स्त्रीयांना समाजामध्ये पंडीता वा ब्रम्ह वादीती म्हणून प्रतीष्ठा दीली गेली होती. या शीवाय वेदातील काही सुक्ते स्त्रीयांनी केेली असल्याची नोंदही इतीहासात असून वीश्वाय, सून्या, जुहू, इंद्राणी, श्रद्धा, यची सर्पराजी तोपमुद्रा, गर्गी, मैत्रीची अशी त्यांची नावे आहेत

स्त्री जीवनावीषयक स्थीत्यंतरे :-

एकोणीसाव्या शतकाच्या आरंभीचे स्त्रीजीवन हे खरे तर जीवन नसून फक्त 'जगणे होते. स्त्रीला मनुष्य रूपापेक्षा प्राधान्याने वास्तुरूपात पाहणाऱ्या पुरुषााहीने जीवनाच्या सर्व अंगांना व्यापून टाकले होते. आगरकरांनी वर्णन केल्याप्रमाणे 'प्रजननयंत्र म्हणून स्त्रीकडे पाहीले जात होते. या परिस्थितीवीरुध्द सुधारकांनी कार्य केल्याने स्त्रीजीवनवीषयक स्थीत्यंतर घेऊन येण्यास मदत झाली. १९ व्या शतकात स्त्रीयांचा वैचार घेऊन त्यांच्यात जागृती नीर्माण करण्यासाठी, त्यांच्या शीक्षणासाठी वैवाहीक स्वातंत्र्यासाठी, वीधवा दुःख परीहारासाठी, सतीप्रथेच्या वीरोधात मनापासुन प्रयत्न करणारे सुधारक झाले पण त्यातील सर्वांनाच उत्ति आणि कृती याचा मेळ घालण्यात यश आल्याचे दीसत नाही.

Research Methodology - The present study is based on Secondary data which is collected in based on Secondary data which is collected randomly from available resources of journals and research papers.

Conclusion - The purpose of this study is to review the post research carried on stress and stress management among working womes in public sectors. In public sectors alsohaving due to work overload, work family imbalance improper time management andside effect of said stress as tensions. The techniques used to overcome the stress are taking meditation and taking rest and consuming more time with family friends for sharing emotions and thought's for working women's.

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THE STUDY OF HOUSING LOAN POLICIES IN INDIA

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ABSTRACT

Shelter being one of the basic human needs, every human being aspires to own a home. It is the possession of a home that makes an individual a good citizen and provides the citizens with a stake in their society. An individual also shares an emotional bond with his home. Real estate, which was once one of the booming sectors in the Indian economy has been experiencing a slowdown since the last few years. It started off with demonetization in November 2016, followed by the introduction of RERA in May 2017 and the subsequent rollout of GST in July 2017. The study aims to collect information related to housing loan policies in India.

KEYWORDS:- Housing loan, HDFC Bank, RERA

-

INTRODUCTION

Shelter being one of the basic human needs, every human being aspires to own a home. It is the possession of a home that makes an individual a good citizen and provides the citizens with a stake in their society. An individual also shares an emotional bond with his home. The UN conference on environment and development, 1991, has stated that access to safe and healthy shelter is essential to a person's physical, psychological, social and economic wellbeing and should be a fundamental part of our urgent actions for the more than one-billion people without decent living conditions. Our objective is to achieve adequate shelter for all, especially, the deprived urban and rural poor, through an enabling approach to the development and improvement of shelter that is environmentally sound.

Yet even today one sixth of the world's total population does not have housing. In India, up to late 1970s housing finance was a key constraint in the ownership of a house. An individual thought of owning a home only at the time of retirement. The concept of housing finance was pioneered by Housing development finance corporation (HDFC) in October 1977. It was a trend setter for the whole of Asian continent, but also built up the industry by setting up rules and procedures for the industry which was customer centric. The prominent players in this industry continue to be housing finance companies (HFCs) and commercial (local and foreign banks). Cooperative banks have also played a niche role in the areas where they operate. Real estate forms the largest asset class of the world. Real estate is defined as land, including space above it and ground below it and any building or structures on it.

Housing is an industry which contributes a lot towards the economy.

- One of the top employment generators of the economy
- It has both forward and backward linkages with over 300 industries viz. cement, steel, paints etc.
- A small initiative in housing sector can boost overall demand in the economy.



Antimicrobial, Antioxidant Potential of *Garcinia Indica* by *Invitro* Method and Evaluation of Its Phytoconstituents

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Abstract

Garcinia indica (Kokum) trees are found in humid tropical regions of Western Ghats of India. Kokum is a tropical evergreen tree of moderate to large size. It grows to a height most useful part of the plant is the fruit of Kokum. This fruit is of commercial importance owing to its enormous medicinal properties. Kokum fruit is a popular condiment used in several states of India for making vegetarian and non-vegetarian "Curry" preparations, including the popular "Solkadhi". The rinds of *Garcinia indica* possesses an important phenolic compound called as Garcinol. There are many other compounds, beside garcinol which are present in the fruit and this study aims to investigate the antimicrobial properties of such compounds. Of all these compounds furfural and cyanidin-3-glucose are potent antimicrobials. The amount to which these compounds get extracted in different solvents determines the percent of bactericidal action. Extract of *Garcinia indica* was extracted by using various solvents like Ethanol, Methanol, Acetone and aqueous in Soxhlet Apparatus and antimicrobial test was tested by agar well diffusion method against various pathogens and Ethanol extract showed best results. Various concentrations of extract (10, 25, 50 and 100 µg/ml) were tested for in vitro antioxidant properties by reducing power ability test. Ferric reducing power of the extract was also evaluated by Oyaizu method Maximum antioxidant activity was observed at 100µg/ml. Ethanol and aqueous extract have shown the significant antimicrobial activity against *E.coli*, *Staphylococcus aureus*, *Micrococcus spp.*, *k.pneumoniae*, *Bacillus subtilis*, *Staphylococcus aureus*, *Pseudomonas aeruginosa* at 100µg/ml. Phytochemical investigation shows presence of active components such as tannins and glycosides. Conclusion: The results obtained from this study specify that fruit of *Garcinia indica* is a potential source of Antioxidants and thus could prevent many radical diseases and could be used as nutraceuticals.

Keywords: *Garcinia indica*, Antimicrobial, Antioxidants, Phytochemical.

Introduction

Garcinia indica (Kokum) trees are found in humid tropical regions of Western Ghats of India. Kokum is a tropical evergreen tree of moderate to large size. It is found at an altitude of about 800 meters from sea level. It is a slender tree with drooping branches. It grows to a height of 15-20m. The canopy is dense with green leaves. It is a native of the Western Ghats region of India. It is

distributed throughout Kokan, Goa, North and South Kanara, North Malabar, Coorg and Wynad as well as in West Bengal and Assam. It is an androdioecious tree producing male and bisexual flowers on separate plants. It grows to a height most useful part of the plant is the fruit of Kokum. This fruit is of commercial importance owing to its enormous

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medicinal properties. Kokum fruit is a popular condiment used in several states of India for making vegetarian and non-vegetarian "Curry" preparations, including the popular "Solkadhi". (Parle Milind and Dhamija Isha *et al.*, 2013)

An antimicrobial is an agent that kills microorganisms or stops their growth. Antimicrobial medicines can be grouped according to the microorganisms they act primarily against. The extract of the *Garcinia indica* has both antifungal (Selvi *et al.*, 2003) and antibacterial properties and therefore, has a potential for use as bio preservative in food applications (Varalakshmi *et al.*, 2010). Antimicrobial activity is primarily due to presence of furfural in Kokum extract. The anthocyanin present is also significant as antimicrobial agents. The prominent anthocyanin present is cyanidine-3-glucose (Sutar, R. L., Mane, S. P. and Ghosh, J.S., 2012). Its active constituent garcinol possess powerful anti-bacterial activity of its own.

An antioxidant is a molecule that inhibits the oxidation of other molecules. Oxidation is a chemical reaction that can produce free radicals, leading to chain reaction that may damage cells. Synthetic antioxidants such as butylated hydroxytoluene (BHT) and butylated hydroxyanisole (BHA) commonly used in processed foods have side effects and are carcinogenic. Hence use of natural antioxidants present in food and other biological materials has attracted considerable interest due to their presumed safety, nutritional and therapeutic value. Natural antioxidants mainly come from plants in the form of phenolic compounds (flavonoids, phenolic acids and alcohols, stilbenes, tocopherols, tocotrienols) ascorbic acid and carotenoids. The quest for natural antioxidants for dietary, cosmetic and pharmaceutical uses has become a major industrial and scientific research challenge over the few decades. (Rajesh Kumar Rawri, K. Bharathi, K. N. Jayveera, SMB Asdaq, 2013)

Phytoconstituents are chemical compounds that occur naturally in plants (phyto means

"plant" in Greek). Some are responsible for color and other organoleptic properties. *Garcinia* is a rich source of active compounds including garcinol, xanthochymol, isoxanthochymol and Hydroxycitric acid. These are flavonoids, benzophenones, xanthenes, lactones and phenolic acids. The fruits contain citric acid, acetic acid, malic acid, ascorbic acid, hydroxycitric acid and garcinol. The major constituents of Kokum rind is garcinol, a polyisoprenylated benzophenones, isogarcinol and camboginol. Garcim-1, Garcim-2 and cambogin are chief oxidative products of garcinol, along with isogarcinol, gambogic acid, mangostin, clusianone, macurin, blongifolin (A,B,C), gutiferone (I,J,K,M,N). The fresh rind of Kokum contains 80% moisture, 2% protein, 2.8% tannin, 5% pectin, 14% crude fiber, 4.1% total sugars, 1.4% fat, 2.4% pigment, 22% hydroxycitric acid, 0.06% ascorbic acid. (Parle Milind *et al.*, 2013)

Mechanism of Anthocyanin, Garcinol and Furfural

Anthocyanin has been shown to possess strong antioxidant activity. The two major anthocyanin pigments found in kokum are characterized by cyanidine-3-glycoside and cyanidine-3-sambubioside. Anthocyanin's constitute approximately 2.4% of the total fruit biomass. These pigments can scavenge free radicals and are water soluble. Anthocyanins are group of important compounds which are part of flavonoids and responsible for red and purple color in fruits. Anthocyanins are based on a C-15 skeleton with a chromane ring having a second aromatic B-ring in position 2. The 3 and 4 -OH in B-ring determine radical scavenging capacity with a saturated 2, 3-double bond. Different glycosylation and hydroxylation positions determine their 12 potentials as an antioxidant. With increase in hydroxyl groups in B-ring, antioxidant activity increases when present as glucosides.

Garcinia indica fruit contains 1.5% of polyisoprenylated benzophenone derivatives called **Garcinol**. And contains phenolic hydroxyl groups. This makes it an

active antioxidant. It is also called a camboginol. It has β -diketone moiety and thus resembles a known antioxidant. Garcinol is a yellow colored, fat soluble pigment found in rinds of Kokum in 2-3%.

Furfural is an organic compound. Furfural dissolves readily in most polar organic solvents, but is only slightly soluble in either water or alkanes. Furfural, also called 2-furaldehyde, best known member of the furan family. It is a colorless liquid. It dissolves in water, and is completely miscible with alcohol and ether. The furfural formed is removed continuously with steam and concentrated by distillation.

Garcinia indica juice is a soothing drink in summer months and it provides relief from gastric disorder. It is traditionally used to treat sores, skin ailments such as rashes caused by allergies, dermatitis and chaffed skin, burns, scalds, and to relieve sunstroke. It is also a remedy for diarrhea, dysentery, piles and tumors. It facilitates digestion, purifies the blood and fights cholesterol. Kokum fruit contains rich amount of anti-oxidants that bind with free radicals and prevent oxidative damage to body cells. They also promote cell regeneration and repair. The hydroxycitric acid present in the Kokum fruit fights cholesterol and curbs lipogenesis and thereby, helps in weight loss. So considering all these the study was designed to investigate the antioxidant and antimicrobial potential of *Garcinia indica*. Phytochemical constituents are also investigated.

Material and Methods

Sample Collection

Amsul, the unsalted Kokum as well as salted Kokum are marketed. Lonavala kokum, Pakali Kokum, Khane or edible Kokum and Khoba Kokum are some of the trade varieties. Dried rinds of *Garcinia indica* fruit was collected from the local market of Sindhudurg district in Konkan region. Material was authenticated and kept for further use in refrigerator

Antimicrobial Activity of Extract of Dried Kokum (*Garcinia Indica*)

Rinds of *Garcinia indica* were cut into small pieces and dried into oven for 3hrs and coarse grinded into powder. 10gm of *Garcinia indica* powder was weighed and filled into a foil paper and placed into a Soxhlet apparatus. By using various solvents like Ethanol, Methanol, Acetone and Aqueous the extract of *Garcinia indica* was extracted separately after 8hrs of extraction period.

Further the extract was concentrated up to 70ml and then stored into air tight container at 10°C. Previously isolated organisms were taken from the microbiology laboratory of our college and preceded for their biochemical tests for conformation. Organisms were confirmed and were further used to conduct antimicrobial assay by using *Garcinia indica*. Antimicrobial test were performed by well diffusion method in triplicates, incubated for 24hrs and zone of inhibition were measured and recorded.

Reducing Power Ability (Oyaizu Method)

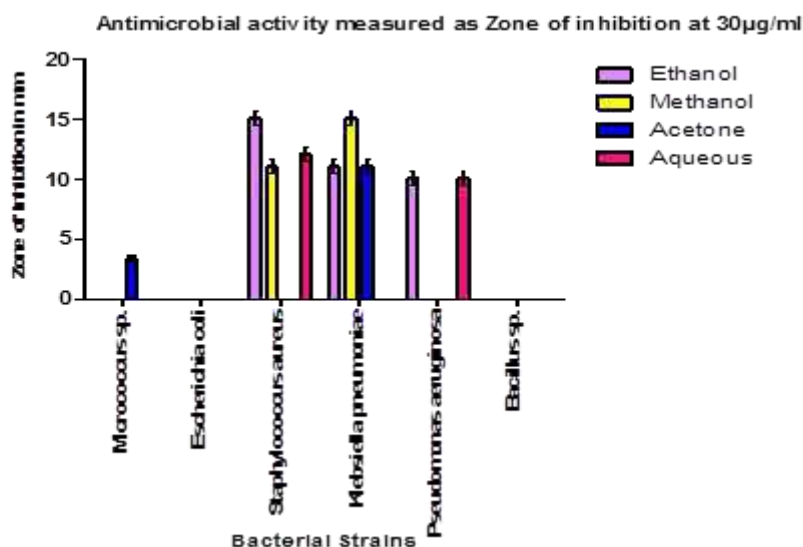
The ferric reducing capacity of extracts was investigated by using the potassium ferrocyanide-ferric chloride method (Khan, P. et al., 2011). Briefly, 0.2 mL of each of the extracts at different concentrations, 2.5 mL of phosphate buffer (0.2 M, pH 6.6), and 2.5 mL of potassium ferrocyanide $K_3Fe(CN)_6$ (1%) were mixed and incubated at 50°C for 20 min, to reduce ferrocyanide into ferrocyanoide. The reaction was stopped by adding 2.5 mL of 10% (w/v) trichloroacetic acid followed by centrifugation at 1000 rpm for 10 min. Finally, 2.5 mL of the upper layer was mixed with 2.5 mL of distilled water and 0.5 mL of $FeCl_3$ (0.1%) and the absorbance was measured at 700 nm. The sample concentration providing 0.5 of absorbance (IC_{50}) was calculated by plotting absorbance against the corresponding sample concentration. Ascorbic acid was used as a reference compound.

Evaluation of Phytochemical Screening

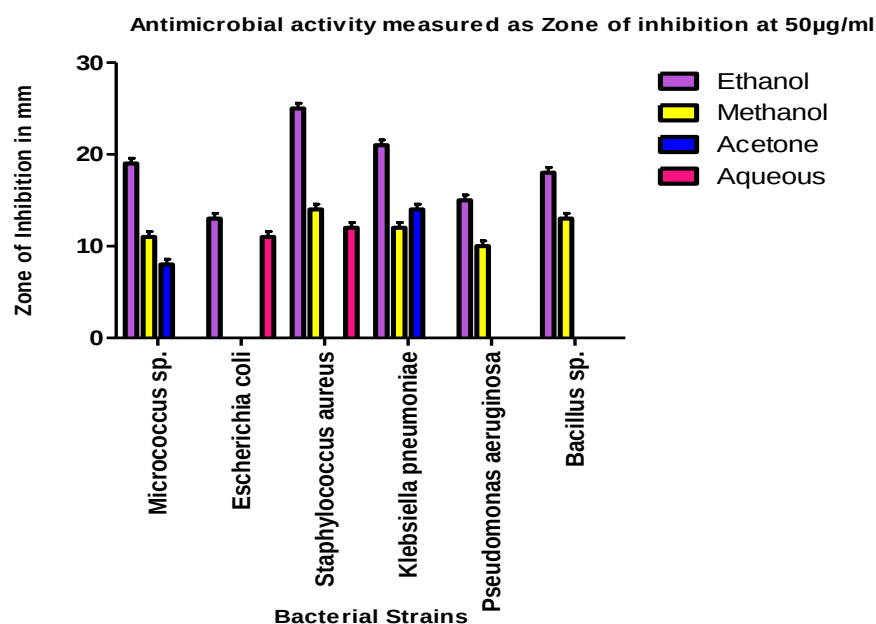
Preliminary phytochemical screening Qualitative phytochemical analysis of crude extract determines the presence of compounds like sterols, glycosides, saponins, tannins, flavonoids, phenols, resins, and

alkaloids using the standard protocol. The qualitative phytochemical screening of crude extracts was done using the methods described by earlier researchers.

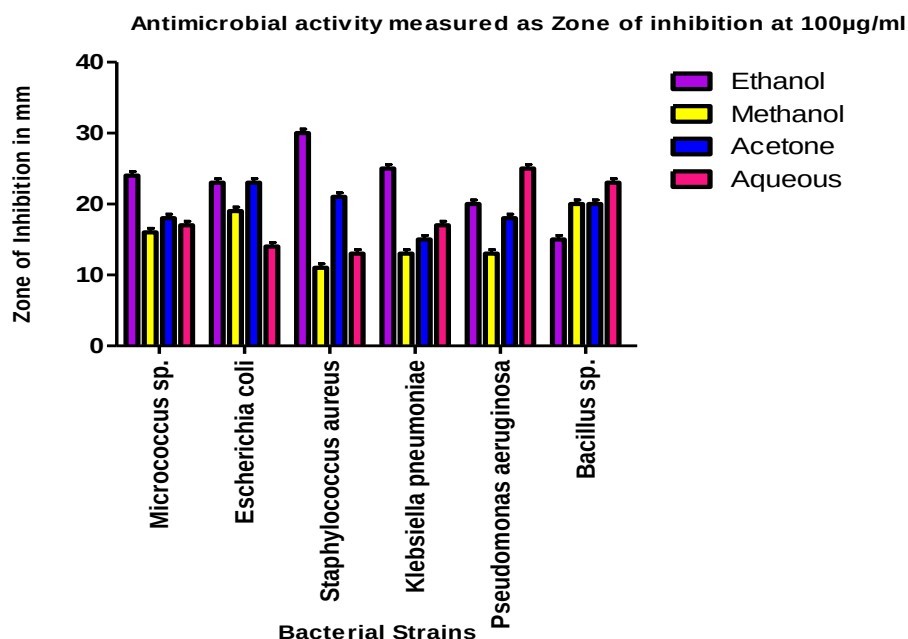
Results



A) Antimicrobial Activity of Different Extracts of Garcinia Indica (30µg/ml)



B) Antimicrobial Activity of Different Extracts of Garcinia Indica (50µg/ml)



C) Antimicrobial Activity of Different Extracts of *Garcinia Indica* (100µg/ml)

Table No: 1- Reducing Power Assay

	Dose(µg/ml)	Reducing power(700nm)
Vitamin C (Ascorbic Acid)	100	1.91
	50	1.88
<i>Garcinia indica</i>	100	1.73
	50	1.54
	25	1.47
	10	1.11

Table No: 2- Phytochemical Screening

Sr No.	Test for	Results
1	Carbohydrates	+
2	Resins	-
3	Tannins	+
4	Glycosides	+
5	Flavonoids	-
6	Saponins	-

Discussion and Conclusion

By referring the Bergey's Manual of Determinative Bacteriology and performing the biochemical tests the organisms were confirmed up to the Genus and species level are *Escherichia coli*, *Bacillus sp.*, *Klebsiella*

pneumonia, *Micrococcus sp.*, *Pseudomonas aeruginosa*, and *Staphylococcus aureus*.

Antimicrobial Assay

From the graphical analysis it has been concluded that *Staphylococcus aureus* in presence of ethanol extract shows 15mm zone of inhibition at 30µg/ml volume, 25mm zone of inhibition at 50µg/ml volume and 30mm zone of inhibition at 100µg/ml volume respectively. *Klebsiella pneumoniae* also shows highest 15mm zone of inhibition at 30µg/ml volume in presence of ethanol extract. Kokum showed antibacterial activity against Gram positive and Gram negative organisms.

Escherichia coli was not inhibited by methanol extract by 100µg/ml volume (Sutar, R. L., Mane, S. P. Ghosh, J.S, 2012). Results showed that *Escherichia coli* was inhibited by all the extracts at 100µg/ml volume. Acetone extract of kokum fails to inhibit the Gram negative organisms (Sutar, R. L., Mane, S. P. Ghosh, J.S, 2012). Acetone extract of kokum inhibits Gram negative organisms at higher concentration of 100µg/ml, whereas *Klebsiella pneumoniae* was inhibited at lower volume too. *Escherichia coli* is not inhibited by any extracts except the ethanol extract of 30µg/ml volume (Sutar, R. L., Mane, S. P. Ghosh, J.S, 2012). It was observed that *Escherichia coli* was not inhibited by all the extracts at the concentration of 30µg/ml. Antimicrobial activity of all kokum extracts against Gram positive organisms increases as the volume of extract increases. (Sutar, R. L., Mane, S. P. Ghosh, J.S, 2012) According to results it was found that Antimicrobial activity of all kokum extract against both Gram negative and Gram positive organisms" increases as the volume increases. Ethanol and water extract showed significant zone of inhibition against Gram negative organisms (Sutar, R. L., Mane, S. P. Ghosh, J.S, 2012) According to the observation more significant results was shown by only ethanol extract against both Gram negative and Gram positive organisms.

Antioxidant Activity

The reducing power assay of ethanol extract of *Garcinia indica* was found to be correlated with increasing concentrations (at 700nm) as compared with Ascorbic acid, which is a known antioxidant. The presence of reductones are responsible for reducing capacity, which involved in prevention of chain inhibition of metal ions, decomposition of peroxides and radical scavenging. (Rajesh Kumar Rawri et al., 2013). Higher the absorbance indicates Higher reducing Power. In conclusion, ethanol extract of *Garcinia indica* showed dose dependent antioxidant properties in in vitro evaluation.

Phytochemical Screening

The fruit of *Garcinia indica* were tested with respect to their phytochemical constituents and antioxidant activity by reducing power assay. Extraction was performed using soxhlet apparatus and aqueous as a solvent. The results indicated that the examined fruit of *Garcinia indica* contains certain amounts of active components (phytochemical constituents), proving them to be perfect sources of antioxidants.

Conclusion

The extract of Kokum exhibited higher reducing activity indicating fruit extract of *Garcinia indica* as a prospective candidate for antioxidant study for further studies. Also isolation, purification, and characterization of the phytochemicals will make significant studies. This primary information will simplify in leading further studies on the discovery of bioactive ingredients, resolve their efficacy by in vivo studies, and demonstrate their safety and effectiveness in clinical trials. The study suggests that crude extract possesses promising antimicrobial and antioxidant activity and antimicrobial activity. So medicines can be generated from these for possible therapeutic applications. This is the fundamental collective report on antimicrobial, antioxidant activity of *Garcinia indica* and qualitative analysis of its phytochemical constituents.

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22. Impact of Globalization on Agriculture Sector

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Abstract

Agriculture is backbone of Indian Economy more than 70% peoples are depend on Agriculture Sector in India, because of globalization there is some positive and negative impact on agriculture sector. Under the globalization majorly after 1991 the farmer in India have been expose to new Challenges and task. One of the negative impacts of globalization on Indian agriculture sector was the availability of the lesser man power in the field because of migration to cities for searching a job and Service. There also have positive impact of globalization Indian farmer get the advance technology to compute in global Economy.

Key Words : Globalization, Agriculture, Positive and Negative Impact.

Introduction

The term “Globalization” refers to the integration of the nation’s economy with the world’s economy; it is a multi-faceted aspect. It is due to the collection of multiple strategies, which are directed at transforming the world towards greater interdependence and greater integration. It includes the creation of networks and pursuits transforming social, geographical, and economic barriers. Globalization tries to build links in such a way that the events in India can be determined by events happening far away. Globalization is usually demonstrated to indicate the integration of the economy of the nation with the world economy, which is a multifaceted aspect. Globalization is the final product of the collection of multiple strategies that are directed at transforming the world towards greater interdependence and integration. It comprises the creation of networks and pursuits transforming social, economic, and geographical barriers. Globalization tries to construct links in such a manner that the events in India can be determined by events happening distances away.

Globalization in Indian Agriculture

India entered in the process of globalization by 1991, when there was a severe economic crisis in the country. To overcome the economic crises, India approached the International

Monetary Fund for financial assistance. IMF granted such assistance on the condition to make some structural changes and reforms in Indian Economy. In 1994, 124 countries along with India were signed Dunkel Proposal, giving the final pass to proposal World Trade Organization was established in January 1995. The member countries involved themselves in globalization through WTO. These reforms and changes can be broadly classified into three areas: Liberalization, privatization and globalization (LPG). It includes withdrawal of government control of the market, privatize public sector organizations and reduce export subsidies and import barriers to enable free trade. India signed GATT too and opens up its economy to the world market. Initially this process was restrained by the barriers to trade and investment but after liberalizing it, the pace of globalization has speeded up. As India is the country which is known as agrarian economy, it is essential to know that how agricultural sector in the country is connected to this process. Initially the World Trade Agreement of 1994 brought agriculture within its policy framework. The obligations and disciplines incorporated in the agreement which seek to reform trade in agriculture and provide the basis for market-oriented policies on agriculture, relate to the aspects of market access, domestic support, export competition/subsidies, and Trade Related Intellectual Property Rights (TRIPS). Some agreements are made for the simplicity in international dealings. Liberalization created an unprecedented demand in all sectors of trade including agriculture. This demanded pragmatism on the part of Indian Government. With globalization making headway everywhere, Government had to introduce reforms in agricultural sector too. Reforms in agricultural policies were felt necessary for achieving trade liberalization in the agricultural sector.

General Consequences of Globalization on Indian Agriculture

With the operationalisation of the provisions of the World Trade Organisation, the process of globalization commenced in the major parts of the world. There has always been an air of confusion among the members and non-members of the WTO in assessing the pros and cons of globalization on the health of their economy. The sector which has created the highest number of deliberations in the WTO as well as views and counterviews has been the agriculture, an area of utmost concern for the developed and the developing world alike. India is no exception to it. Better say it has been among few countries in the world spear-heading the campaign against the biased provisions of the WTO concerning agriculture.

Objectives of the Paper

The present has following objectives

1. To review prologue of globalization in Indian agriculture
2. To study positive consequences of globalization on Indian agriculture
3. To study consequences of globalization on Indian agriculture.

Methodology and Data Sources

The study is based on the secondary data. The data were collected from various secondary sources such as Economic Survey, Govt. of India, Books, Journals, Articles, Yojana and various websites.

The Positive Impacts of Globalization on Indian Agriculture are as under

Globalization aims at integrating national economy with that of the world. Increased free and open international trade, foreign investment, technology exchange etc. are all integral to the globalised world. Globalisation had a significant impact on Indian agriculture – in many good and some bad ways.

1. Increase National Income

Receiving the international market for the agricultural goods of India, there is an increase in farmer's agricultural product, new technology, new seeds etc. helped to grow the agricultural product.

2. Increase in Employments

While exporting agricultural products it is necessary to classify the products, its standardization and processing, packing etc. The industries depending on agriculture are stored and it made on increase in employments

3. No need to Reduce the Grants

According to the condition of agricultural agreement limit for grants is decided 10% of the production value for the developing countries. But the economical grants we are received less than 10% so there is no need of reduction.

4. Increase in the Share in Trade

Because of the conditions of WTO all of the countries get the same opportunities so there is an increase in the export of agricultural products.

5. Increase in the Export of Agricultural Goods

The prices of agricultural goods are higher in the international market than Indian markets. If the developed countries reduced grants, they have to increase in the prices. So there will be increase in the export in Indian market and if the prices grow, there will be profit.

The Negative Impacts of Globalization on Indian Agriculture are as follow

1. Grants Distributed on Large Scale by the Developed Countries

Before the reduction in grants by WTO, developed countries had distributed grants on large scale. They had grown the amount of the grants on large scales in agriculture during 1988-1994. So they have not to face many difficulties if there is a reduction in grants.

2. Small Production Field

In India 60% of population depend on agriculture. The pressure on agriculture is increasing because of the increasing population. Possession of land is small and so the production cost is higher. There is also the problem of standard etc. So there are unfavorable impact occur on Indian agriculture.

3. Intellectual Property Right

Intellectual property right cause unfavorable impacts on Indian agriculture. Multinational companies can easily enter in the field of agriculture and it will be bad for the margin farmers.

4. Increasing Production Expenditure and Low Cost of Goods

Farmers are being bankrupt because of growing production expenditure, costly seeds, on the one side and reducing prices of goods on the other side. He doesn't let out of it and so he is committing suicide. This can be one of the impacts of agricultural agreement.

Suggestions

1. To make growth in basic services- It is necessary to develop the standard and scope of basic services like domestic roads, harbors, modern means of communication, storages, standard controlling etc. These facilities would be on inspiration for export.
2. Finance and Electricity Supply - The electric supply for Indian agriculture is irregular and insufficient. Also there is lack of finance for the agricultural. It effects on the standard of production and the expenditure of production. So it is necessary to apply proper policies to avoid these problems.

3. Increasing Productions and export – An implement of import duty is not useful for long time while facing the international competition. Because if India increase import duty, other countries increase their grants. So we have to increase our production and export.
4. Planning of Production - It is not good to increase crops only because we get good prices. But it is necessary to plan the growing of crops so that the prices of good produced will not reduce.

Conclusion

India is involved in the global flow. It is necessary to try for increase the share of agricultural product in exports. It is important to study the problems in the field of agriculture and avoid them. For example, irregular and insufficient supply of electricity, lack of basic services, decrease in production, lack of planning in growing crops, lack of finance, dependence of rain etc. various remedies are to be made for getting proper prices to the products. Processing industries are developed to process on agricultural goods. Farmers should be given training and guidance to start agricultural relating industries. If these remedies are made then Indian Agricultural can excite in the globalization.

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**UNHEARD MELODIES OF RENAISSANCE****DR. DEEPALI RAJSHEKHAR PATIL**Associate Professor,
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Pune.**ABSTRACT**

The 'Renaissance' (meaning 'rebirth') describes the movement that witnessed the renewed European interest in classical culture between the late fourteenth century and mid-seventeenth centuries. Having primarily sought to imitate the achievements of the Greek and Roman empires, Renaissance scholars and artists later aspired to surpass their ancient predecessors, and consequently engaged in fresh intellectual and artistic exploration. The origins of the 'Renaissance' have hotly been debated but most scholars agree that it originated in late fourteenth century Italy, where it was fostered by a new generation of humanist scholars. Its influence was progressively felt all across Europe, reaching England by the early sixteenth century. Wroth's poems, foregrounding the gender of both their author and protagonist, engage us in a reading act where the shifts in subject position call into question any 'natural' order of gender. Both Sidney and Wroth have courageously asserted their voices challenging the dominant ideology of being assigned subsidiary roles, as objects of others' desires, not subject of their own. These writers need to be acclaimed in view of their contribution to a modern cultural history that would shift women's roles from periphery to center. These women writers although obscured and marginalized from the canon made a significant contribution to literature through their unconventional themes and the very act of poetic creation. As Lamb notes in her splendid analysis of anger in *Urania*, 'the Renaissance offered women few healthy models for encouraging the expression of justified rage or of acknowledging the heroism of their ordinary lives. Thus a revival and reappraisal of these unheard women poets would be a Renaissance in true sense. These poets deserve critical approbation commensurate to their literary contribution not only to be acknowledged but to be canonized.'

This century, like the golden age, has restored to light the liberal arts... achieving what had been honoured among the ancients, but almost forgotten since. (Marsilio Ficino, 1482)

The 'Renaissance' (meaning 'rebirth') describes the movement that witnessed the renewed European interest in classical culture between the late fourteenth century and mid-seventeenth centuries. Having primarily sought to imitate the achievements of the Greek and Roman empires, Renaissance scholars and artists later aspired to surpass their ancient



predecessors, and consequently engaged in fresh intellectual and artistic exploration. The origins of the 'Renaissance' have hotly been debated but most scholars agree that it originated in late fourteenth century Italy, where it was fostered by a new generation of humanist scholars. Its influence was progressively felt all across Europe, reaching England by the early sixteenth century. 'The specific term 'Renaissance' (or *rinascita*) was first used by Italian art historian Giorgio Vasari in his *Lives of the Most Eminent Painters* (1550) to depict achievements of recent artists; achievements he saw as marking a revival in the arts, after a period of long decay following the fall of Roman Empire' (Keenan, p.1).

At this juncture when renaissance is being discussed broadly as the period and culture of modern Europe (1500-1700) one needs to acknowledge the voices that remained unheard.

*Ay me, to whom shall I my case complain,
 That may compassion my impatient grief?
 Or where shall I unfold my inward pain,
 That my enriven heart may find relief?
 Shall I unto the heavenly pow'rs it show,
 Or unto earthly men that dwell below?*

These lines are quoted from [The Doleful Lay Of Clorinda] by Mary Sidney Herbert, Countess Of Pembroke who ventured into the poetic domain monopolized by men of her times. The present paper aims to discuss the poems of Mary Sidney and Mary Wroth in particular as the women poets who remained neglected and did not receive due critical acclaim. Most sixteenth century poetry was written by, and for men although much of it dealt with women. The courtesy writer Robert Cleaver voiced his culture's subjugation of women's language: 'as the echo answereth but one word for many, which are spoken to her; so a woman's answer should be in a word'. The ideal woman was one who exemplifies what Donne articulated in 'A Valediction Forbidding Mourning', rendering passionate, unselfconscious voice to a great chauvinist commonplace: 'Thy firmness makes my Circle just/ And makes me end where I begun'. The relatively few women poets of the period were fixed in such still centres: like Astrophel's Stella, they exist, largely silent; within discourses they did not produce and could not command. 'The relations of power are perhaps among the most hidden things in the social body', writes Foucault, and it is in language, or even more revealingly, the gaps and silences in the language, that the operations of power can be seen more clearly. (Foucault 10-11). When permitted to write, they were mainly confined to religious writing or translation, and acknowledged their boldness in the unusual intensity with which they employed the traditional humility to apologize for venturing into men's trajectory. For women who sought to write, they were subjected to acceptance of constraints that denied them authentic speech. "Repression, is not only located within the social systems, but very specifically in language, which, in the early modern period, provided women poets only gaps, silences, the role of the other, within the male discourse" (Waller, 239). Paradoxically, the writings that were often apologetic in tone expressed satisfaction that women were carving a niche for themselves in an activity more natural to men.

It is still conventional to speak of the 'Renaissance' as a period of expansion, discovery and progress in which the 'full, whole nature of man' came to triumphant fruition. Such a lop-sided view has been scathingly attacked in too many different ways to be of much relevance, nevertheless, (like the myth of 'golden age' of Elizabeth or the discovery of

North America by Columbus) it remains a dominant residual myth. Years back, Joan Kelly-Gadol queried whether this model of Renaissance history we inherited actually fits women's (as opposed to men's) history, arguing that there was definitely no renaissance for women at the time (Arthur, pp 6-7). Yet in the sixteenth century, are clearly conspicuous rigorous signs of women who transgressed beyond Donne's still centre and wrote sufficient poetry to have constituted careers as poets no less than Philip or Robert Sidney; though they were scarcely acknowledged in the histories of the poetry of that period: there were, as a substantial modern anthology of women's poetry of the 17th century running to almost 500 pages, puts it, many 'guerrilleras, untrained, ill-equipped, isolated, and vulnerable... who tried to storm the citadel of "sacred poetry" (Beilin, 347)

Without anticipating such later developments of two substantial collections of poems by women, the poetry written by women that has outlasted comprises occasional verse by the Protestants Anne Askew and Anne Dowriche, the learned daughters of a number of aristocratic families, including Anne, Margaret and Jane Seymour, the Cooke sisters, Queen Elizabeth I, the Scottish aristocrat Elizabeth Melville and a number of anonymous poets, including at least one unidentified member of Sidney family. Isabella Whitney and Aemilia Lanyer, Raphel Speght were among the women who not only wrote but published substantial amounts of poetry. The two notable figures, not surprisingly belong to Sidney family. Sidney's sister, Mary Sidney, Countess of Pembroke and her niece, Mary Sidney Wroth.

An obvious reason for Mary Sidney's relative neglect, until recently was simply that she was Philip Sidney's sister whose reputation as a distinguished poet overshadowed her. A distinguished patron and a fine poet, she dedicated most of her adult life in promoting her brother's cultural ideals and after his death, his hopes for the development of poetry. Her writings can be broadly classified into four types: three original poems directly associated with her brother, an elegy and two poems dedicating the completed versification of her Psalms to the Queen and the memory of Philip; the Psalms, three translations from French and Italian, including the splendid translation of Petrarch's poem *Trionfo della Morte* as *The Triumph of Death* in English and a handful of other poems.

Translating a (male authored) original was assumed to be more appropriate for a woman than original composition, and Petrarch's original has been termed 'the most triumphant poem of the early Renaissance' (Coogan, 311). The most remarkable feature of Mary's rendition of Petrarch's poem is her use of *terza rima*, where the middle line of one stanza rhymes with the outer lines of the next tercet- aba, bcb, cdc, etc. The Countess's version renders each of Petrarch's *terzine* in almost corresponding verse in English and yet as Rees rightly mentions, 'in spite of this close adherence to her originals she succeeds in maintaining that fluency and naturalness which verse translations often lack' (Rees, 83). "The Triumph of Death" offers solace to the bereaved; the poem also permitted the countess to interpose a female voice into the Petrarchan tradition. Sometime in the early 1590s, probably while she was completing her Petrarch translation, the countess had begun the work for which she is known, her metric translation of Psalms 44-150 that completes and revises a project that her brother Philip had begun in his final years. Although the Psalms have always been an significant part of Judeo-Christian worship, translating them into the vernacular for private meditation and public singing had become a particularly Protestant activity in the sixteenth century.

The countess used 128 different verse forms for the 107 Psalms she translated (Psalm 119 has twenty-two sections), making her achievement noteworthy for metrical variety as well as for the content, the countess used the Psalms to comment on contemporary politics, particularly the persecution of "the godly," as Protestants called themselves. By expanding metaphors and descriptions present in the original Hebrew, Mary Sidney also incorporated her experience at Elizabeth's court, as well as female experiences of marriage and childbirth.

Psalm 51

*Create in me a pure, clean, spotless heart;
 Inspire a sprite where love of right may reign
 Ah, cast me not from thee; take not again
 Thy breathing grace; again thy comfort send me,
 And let the guard of thy free sprite attend me.*

The psalms revealed religious piety and virtue wherein the content coupled with innovative and distinctive stylistic features.

Psalm 57

Her belief in true Christianity and its virtues of Mercy is clearly epitomized in her psalms:

Thy mercy, Lord, Lord, now thy mercy show:
 *On thee I lie;
 To thee I fly.
 Hide me, hive me, as thine own,
 Till these blasts be overblown,
 Which now do fiercely blow.
 To highest God I will erect my cry,
 Who quickly shall
 Dispatch this all.
 He shall down from heaven send
 From disgrace me to defend
 His love and verity.*

In Psalm 84 she addresses God and yearns for the perfect bliss that heaven symbolizes:

*Unto the God that liveth,
 The God that all life giveth,
 My heart and body both aspire,
 Above delight, beyond desire.*

Although she was well-known in her time, so much so that one seventeenth-century manuscript identifies Sir Philip as "brother to the Countess of Pembroke," her reputation

suffered a subsequent decline, reducing her to a mere shadow of her brother. Earlier in this century her part in editing the *Arcadia* was denounced as bowdlerizing, her translation of Garnier and her literary patronage were (despite chronological improbabilities) termed attacks on Shakespeare, and her other works were either rejected as worthless or attributed to male writers. The process of re-evaluating Sidney's patronage and literary works was begun by Frances B. Young in her 1912 biography, and sustained by scholars such as John Rathmell, Coburn Freer, Gary Waller, Mary Ellen Lamb, Michael G. Brennan, Noel J. Kinnamon, Barbara Lewalski, Beth Wynne Fiskien, and Susanne Woods.

Included in virtually all recent Elizabethan anthologies, Mary Sidney is now recognized as the most significant literary woman of her generation, one who helped to open up potential for other women writers.

Later, in 1621 Mary Wroth's *Urania*, a prose romance in the manner of her uncle Philip's *Arcadia* was published, appended was a collection of sonnets and songs ostensibly written by the romance's heroine, Pamphilia. The poems scattered through *Urania* and the added collection of poems, *Pamphilia to Amphilanthus*, together are cultural documents of primary importance for our understanding of the nature of women's poetry in the period. Following the publication of her work Lord Denny admonished Wroth for not following the footsteps of her aunt; if a woman must write at all, she should surrender herself to pious writing, not scandalous romance. His resentment is a response not merely to what he sensed were satires on his family, but to something much deeper. Wroth's writings were as Denny discerned, an act of sexual and social defiance; she was asserting woman's right and ability to write. She had embarked upon writing and publishing and chosen to deal with the most passionate concerns of writing. Her enduring affair with her cousin, William Herbert, third Earl of Pembroke, and her two illegitimate children made her life too an act of defiance against the conventions of the time. This family romance had literary as well as personal dimensions: She was the daughter of Robert Sidney, he the son of Mary, Countess of Pembroke; they were the niece and nephew of Philip. In choosing to write in Petrarchan mode, Mary Wroth was following heavily trodden paths, her commitment to the poetic vocation and dexterity evidently echoed the influence of first generation Sidney poets- Philip, Mary and Robert. The family influences also implied that being a Sidney, writing poetry was an appropriate means of self assertion even for a woman.

The date in which *Pamphilia to Amphilanthus* was published carries lot of significance as it interrogates the effectiveness of conventional periodization when women's poetry is concerned. 1621 is some 30 years after the main vogue of sonneteering in England, it remains last of the major 16th century Petrarchan collection, a major document at the end of the dominant tradition of Renaissance love poetry. It effectively projects what it was to be gendered as a woman in early modern England, and to attempt to write poetry against the structures of desire established by that gender obligation. It is further interesting to explore how growing up in a family enriched with literary experiences endow the genius to Mary? What psychological and ideological dynamics were involved in being a woman writer? Did poetry bring her close to the family or liberate her from them? There seems to be an inevitable gap between treatment of women as objects of poetry and when women choose to be the subject. In *Urania*, the men are, like Philip, Robert Sidney and Pembroke in their political careers, in continual movement, pursuing adventure in an expansive, half-real, half

fantastic landscape while women are more often than not to wait at home. Their restlessness or feelings of being tapped are to be suppressed lest they put at stake their outspokenness and be condemned as boldness. They were not supposed to rebel against the existent conditions and live under the perpetual fear of inviting wrath of the family and the society.

However, Mary continued to write and the most remarkable aspect of her writing, one that is not just historically intriguing, arises from the contradictions between the predominantly masculinist rhetoric of the Petrarchan tradition and her sense of her own gendered position as a woman. Wroth is after all exercising her talent within a genre entirely designed by male categories: by the distancing of the erotic by reasoning, by the fixing of the female as a body which is the subject of power, glorifying her passivity as the object of distress or manipulation. Interestingly, the Petrarchan poem centres on its 'I', which is a device, at once rhetorical and psychological, that functions to offer an impression of stability and continuity to the experience the poem tries to encode. As Waller emphasizes, "Within this exposure of the dislocations of desire and the self, desire and language, the place of gender raises special problems" (Waller, 246). Essentially knotted with the immensely powerful discourses of an authoritarian patriarchy that went far beyond poetry, what opportunities did a woman poet have to discover at the time a voice that she herself owned if not 'individually', at least as a woman articulating the shared subjectivity of other women? In a society where male formulations of desire were so overriding, could she settle for or even dimly envision anything more than fragmentation.

To further investigate the gender assignment within her society we can turn to her poems. Writing is an act shared by Pamphilia with her creator. The importance of self-assertion and self-affirmation cannot be underestimated in Wroth's writings, nor can her rebelliousness be underemphasized although her Sidney family lineage afforded her some liberty. The fictive role constructed in *Pamphilia to Amphilanthus* for both the writer and the character constitutes both a degree of passivity, what the poems term 'constancy' but also includes a measure of defiance and self-assertion against passive role consigned to a woman.

*Yet would I nott (deere love) thou shouldst depart
 Butt let my passions as they first began
 Rule, wounde, and please, itt is thy choysest art
 To give disquiet which seems ease to man. (Wroth, 134)*

The erotic Cupid can create disquiet, constancy is no longer considered to be a female virtue that essentially discriminates between men and women. The gendered hierarchies are questioned... Pamphilia must wait, resigned to her lot, insecure, threatened by her love and her faithfulness:

*Love grown proud with victory,
 Seekes by sleights to conquer me,
 Painted shows he thinks can bind
 His commands in womens mind,
 Love but glories in fond loving
 I most joy in not removing. (Wroth, 549)*

It implies that perhaps the idealization of constancy throughout the collection is a lucid, and depressing indication of how a dominant masculinist ideology is internalized. A close

scrutiny of the gender politics of Petrarchism suggests that one of the main discourses of love in the Western world has been overwhelmingly disparaging for at least half of those human subjects trapped in it. As Stoller observes: 'an essential purpose is for one to be superior to, harmful to, harmful to, triumphant over another' (Stoller in Waller, 253).

Within the poem also, writing is portrayed as a way of giving a woman not merely responsive roles to male desires but multiple and changing voices. Like the male Petrarchan lover, Pamphilia decides to 'seeke for some small ease by lines,' only to comprehend that 'griefe is nott cur'd by art'. Poetry 'tires' her mind, yet the 'debate' it creates in her makes her realize that it is her thinking, contemplating mind that is carving out an area of autonomy – even through her pain, suffering-that affords her not only comfort but power (Poems, 91,92). While others, men in particular, may be subject to the whims of the king, or to some 'pleasing past time' demanded by their roles in the Court, she claims only a small autonomous space to explore:

*When every one to pleasing pastime hies
 Some hunt, some hauke, some play, while some delight
 In sweet discourse, and musique shows joys might
 Yett I my thoughts doe farr above thes prise.*

The psychological space necessary for women's sense of autonomy, and their creative imaginations to develop, is reflected in the recurring scenes in *Urania* and *Pamphilia to Amphilanthus* of inner spaces such as private chambers and gardens, as places of self-contemplation and self-assertion without an audience. Wroth overpoweringly provides a distinctively privileged perspective on the negative eros produced by male domination and female masochism.

Wroth's poems, foregrounding the gender of both their author and protagonist, engage us in a reading act where the shifts in subject position call into question any 'natural' order of gender. Both Sidney and Wroth have courageously asserted their voices challenging the dominant ideology of being assigned subsidiary roles, as objects of others' desires, not subject of their own. These writers need to be acclaimed in view of their contribution to a modern cultural history that would shift women's roles from periphery to center. These women writers although obscured and marginalized from the canon made a significant contribution to literature through their unconventional themes and the very act of poetic creation. As Lamb notes in her splendid analysis of anger in *Urania*, 'the Renaissance offered women few healthy models for encouraging the expression of justified rage or of acknowledging the heroism of their ordinary lives. Thus a revival and reappraisal of these unheard women poets would be a Renaissance in true sense. These poets deserve critical approbation commensurate to their literary contribution not only to be acknowledged but to be canonized.

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**"WEEKLY MARKETS - IN SITU CONSERVATION OF BIODIVERSITY IN
SAWANTWADI BLOCK OF SINDHUDURG DISTRICT"**

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Introduction-

Periodic markets are the important characteristic of the rural marketing in India. In spite of urbanization and development of retail stores, periodic markets play an important role in rural economy as well as in social life of the rural masses. The periodic marketing function is performed by two institutions, viz., fairs and weekly markets.

A periodic market is a public gathering of buyers and sellers of commodities, where meeting takes place at an appointed or customary location at regular intervals. Though the day varies between different regions, in most of the cases there is a market gathering once in a week. Most of the weekly markets serve an area within a radius of 8 to 16 kms. In some states like Maharashtra and Tamil Nadu, these markets serve a larger area while in north-eastern states these serve a smaller area.

The volume of produce traded, commodities traded, number of villages and the population served in these weekly markets differ considerably from state to state and from market to market within the same state. In inaccessible hilly areas of Sahyadri, in south Konkan weekly markets not only play an important role in rural marketing, but also pursuit positions of in situ conservation of various agricultural biodiversity resources. It is a place where all the locally produced agricultural products, forest products and livestock products are marketed. It is a location from which the resources are diffused in the surrounding villages. This paper focuses on the role of weekly markets in Situ conservation of biodiversity of Sawantwadi block located in the southern Konkan in the Sahyadri.

Objectives-

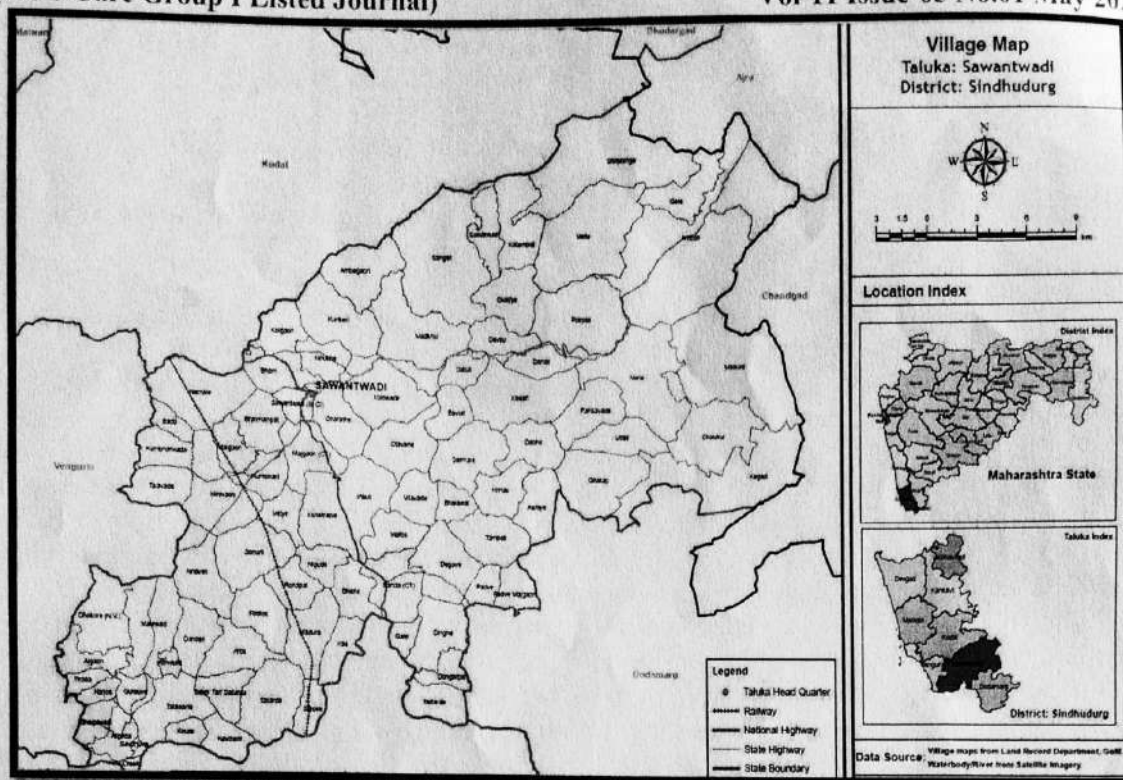
This paper is carried out to study the spatial distribution of rural weekly markets in Sawantwadi block of Sindhudurg district. It is planned to study the importance of weekly markets in biodiversity conservation and diffusion in local sphere of influence. This paper also studies the role of gender in weekly markets in rural marketing and transmission of customary rights of agricultural biodiversity.

Research Methodology-

Primary and Secondary data is used for the study of weekly markets in the study area. Secondary data was collected from the books, journals and governments reports of Sindhudurg district. Primary data was collected from the vendors at 11 weekly markets of Sawantwadi block. Interview schedule, observation and informal group discussion were the data collection methods used during the visits to weekly markets. The sample was selected by using random sampling method. Informal discussions were conducted after the market hours at some of the vendors' households. For the present study, 11 weekly markets were selected which served 82 villages of Sawantwadi block, villages of Dodamarg Block, Vengurla Block and Goa.

About the Study Area-

Most of the villages in the district comprise of a number of hamlets (wadis), ranging from about 25 to 250 houses. Thus, the district is characterized by typically small and scattered habitation, which is also a feature of the entire Konkan region. Sawantwadi block is a southernmost taluka located in Sindhudurg district facing the boundary of Goa to the south and Kolhapur district to the west consisting 1 municipal council, 2 census towns and 82 villages.



Weekly markets of Sawantwadi block

Sr.no.	Village	Market Day	Sr.no.	Village	Market Day
1	Aronda	Saturday	7	Madura	Friday
2	Banda	Monday	8	Satarda	Thursday
3	Malewad	Friday	9	Kalmbist	Saturday
4	Talvade	Thursday	10	Danoli	Sunday
5	Sawantwadi city	Tuesday	11	Chaukul	Tuesday
6	Aros	Friday			

Agricultural Products in weekly market- Primary products

Category		Availability in the market	Observed Genetic species
Vegetables/Fruits			
Native Name	Scientific Name		
Mula	Raphanus sativus	All seasons	3 to 5
Maat	Amaranthus cruentus	All seasons	1
Sagar methi	Trigonella foenum-graecum	All seasons	1
Vaali	Vigna unguiculata subsp.	All seasons	2 to 5
Bhendi	Abelmoschus esculentus	Monsoon	2
Vangi	Solanum melongena	Winter	4
Mirchi	Capsicum annuum	Monsoon and winter	4 to 6
Shevga	Moringa oleifera.	Winter	2 to 4
Kanagi	Dioscorea esculenta	Monsoon	2 to 4
Bhopla	Cucurbita moschata	Winter	3
Chavali	Vigna unguiculata	Winter	2 to 3
Chetki	Cyamopsis tetragonoloba	Monsoon and winter	2
Suran	Amorphophallus paeoniifolius	Monsoon	3 to 5
Dodki	Luffa acutangula	Monsoon	3 to 5
Tavshi	Luffa acutangula	Monsoon	3 to 5
Chibud	Cucumis Melo	Monsoon	2 to 4
Alu /Tera	Colocasia esculenta	All seasons	2 to 4
Karli	Momordica charantia	Monsoon	2

Mandolin	coccinia grandis	Monsoon	1
Fagle	Momordica dioica	Monsoon	1
Tarkala	Cassia Tora	Monsoon	1
Nir phanas	Artocarpus altilis	Summer and Monsoon	1
Phanas	Artocarpus heterophyllus	Summer	7 to 10
Bondu	Anacardium occidentale	summer	4 to 7
Ambade	Spondias pinnata	Monsoon	1
Alami	-	Monsoon	4 to 6

Food grains and pulses

Native Name	Scientific Name		
Ukda Bhat	Oryza sativa L	All seasons	5 to 7
Nachni	Eleusine coracana	Monsoon	2
Udid	Vigna mungo	Monsoon and winter	1
Kulith	Macrotyloma uniflorum	Monsoon and winter	1
Fajav	Psophocarpus tetragonolobus	Winter	1
Til	Sesamum indicum	Monsoon	2
Bhumug	Arachis hypogaea	Monsoon and winter	4 to 5
Maka	Zea mays	Winter	5 to 10

Commercial crops/Fruits

Native Name	Scientific Name		
Mangoes	Mangifera indica	Summer	20 to 25
Cashew	Anacardium occidentale	Summer	4 to 7
Chiku	Manilkara zapota	All seasons	2 to 5
Papaya	Carica papaya	All seasons	3 to 5
Karonda	Carissa carandas	Summer	3 to 5
Bananas	Musa acuminata	All seasons	5 to 7
Karmala	Averrhoa carambola	Summer	1
Jambhla	Syzygiumcumini	Summer	2 to 5

Medicinal Plants

Native Name	Scientific Name		
Bibba	Semecarpus anacardium	Winter	1
Kirayta	Andrographis paniculata	Monsoon	1
Bede	Areca catechu	Winter	4 to 7
Ringe	Sapindusmukorossi	Winter	1
Unde	Calophylluminophyllum	Summer	1
Palsachiphula	Butea monosperma	Winter	1
Bel phal	Aegle marmelos.	Summer	1
Sonemukhi	Cassia Angustifolia	Summer	1
Kevnichishenga	Helicteresisora	Winter	1
Vavding	Embeliaribes	All seasons	1
Kudyacheshenge	Holarrhenaantidysenterica	Summer	2
Gulvel	Tinospora cordifolia	All season	1
Satingan	Alstoniascholaris.	Onset of monsoon	2

Spices

Native Name	Scientific Name		
Tirphal	Zanthoxylum piperitum	Winter	1
Jayphal	Myristica fragrans	All seasons	3
Kali miri	Piper nigrum	All seasons	3
Haldichi pan	Curcuma longa	Monsoon	2
Amsul/Agal	Garcinia indica	All seasons	1

Flowers

Native Name	Scientific Name		
Aaboli	Crossandrafundibuliformis	Winter and summer	2

Surgangi	Mammeasuriga	Summer	1
Ovali	Mimusopselengi	Summer	2
Nagchafa	Plumeria Pudica	Summer	1
Sonchfa	Magnolia champaca (L.)	All seasons	1
Tulshichikesra	Ocimumtenuiflorum	All seasons	2
Jaswand	Hibiscus rosa-sinensis	All seasons	5 to 7
Livestock / fish			
Andi (Eggs)	Not applicable	All seasons	3 to 5
Gavthikombe(Hen)	-	All seasons	4 to 7
Kurle (Crabs)	Brachyura	Monsoon	2 to 4
Kalva (Oysters)	Ostreidae	Winter and summer	1
Koke (shells)	LimnecBidee	Monsoon	2
Khube/Tisare/Marai	Molluscan species	Winter and summer	5 to 10
Fish varieties dry and fresh		All seasons	25 to 50
Agri Products-Technology			
Bamboo and cane products	Dendrocalamus stocksii	All seasons	5 to 10 products
Variety of agricultural traditional tools prepared with help of locally available wood like Ain, Undi, Bhendi, Bherlamaad, Anjani etc also available in the weekly markets especially before the arrival of monsoon I the month of May and June.			

Features of weekly markets in the study region-

Sphere of influence-

The market can be used very effectively for exchanging socio-cultural ideas and also for the economic upliftment of the people. The exchange of ideas-information can be used for learning improved traditional and scientific methods of production and distribution as well as sustainable use of resources. The commodity structure of the rural weekly market gives a reflection of the geographical environment of the region around the market area. The amount of rainfall, temperature, soil conditions influence the growth of different types of agricultural products. It is also observed that the nearness to urban centres, available infrastructural facilities like roads, market sheds, storage, etc facilitate the availability of different products in the market. The demand for local produce still has a compatible role in weekly markets.

Biodiversity basket

The major occupation in Sawantwadi block is agriculture with rice i.e., paddy, finger millet (nachani) and horse gram (kulith) being major crops. The horticultural plantations include Mango (*Mangifera indica*), cashew (*Anacardium occidentale*) and coconut (*Cocos nucifera*) grown for commercial reasons. In some parts of the blocks, betel nut (*Areca catechu*), kokum (*Garcinia indica*), jackfruit (*Artocarpus heterophyllus*) and jam/ wax apple (*Syzygium spp*) grow naturally. Rabi crops like groundnut, cow pea and black lentil are grown only in few villages with perennial water availability. Mangos, cashew, kokum, coconut and areca-nut are the preferred horticulture crops.

Gender role in weekly markets

The sex ratio is 1137 females per 1000 males, which is higher than the state average of 934, indicating a greater incidence of male migration. This also indicates a greater percentage of women-headed households in the rural areas. The economy of the district is mainly dependent on agriculture, horticulture and marine fisheries, which engages 73 percent of the working population. In the weekly markets local agricultural produce is also dominated by females.

Opportunities given by weekly markets in the rural economy-

Closeness to Goa -

Banda and Aronda are two bordering villages of Sawantwadi block located on the bank of River Terekhol (border between Maharashtra and Goa). Lacking agricultural base in Goa and absence of such weekly markets with variety of agriculture produce, result in large number of

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consumers coming to these two villages for the purchase of various commodities. The consumers coming from Goa spend more on agricultural produce available in the weekly markets, than the local consumers. The villages from bordering Pernem block from Goa are very much dependent on these two-weekly markets, especially Market of Banda is quite famous.

Demand for Original /Organic Products -

Demand for natural and organic products has increased since last decade. The *Chakarmani* (Migrant from Mumbai) during vacations, weekends, on public holidays frequently visit their native place. Same trend is observed in the Sawantwadi block also. Their demand for the agricultural products produced at the native place which are not available in the urban areas is high. The quality, price, organic nature and attachment for native products attract these consumers.

Income source -

As commercial farming and APMC markets are lacking in the Sawantwadi block, weekly markets for the subsistence farmers have gained importance. It has become the main source of income for many families by selling the excess produce in the market.

Challenges faced by weekly markets in the rural economy-

a) Lacking transmission of customary rights

New generation of farmers are not interested in selling the agricultural produce in the weekly markets. The fact that the young generation is not interested in adopting and receiving the traditional or modern agriculture knowledge has resulted into the loss of many agricultural biodiversity resources.

b) Genetically Modified Crops

The higher demand for agricultural produce in the market, many farmers have introduced GMO Crops. There is negligence in the cultivation of local variety of crops and various species. Local or indigenous crops are actually the solid base of the weekly market. But somewhere this base is getting disturbed.

c) Increase in Horticulture area

The cultivable land area is decreasing in Sawantwadi block, due to the shortage of active labour force. Large barren area is now either covered with forest or agriculture land converted into cashew and mango orchids.

d) Competition with outsider sellers

Vendors from Kolhapur, Belgavi have also encroached upon the local weekly markets. The large quantity vegetables, many of them invasive are introduced in the food habits of locals. The cost of these agricultural produce is also comparatively low causing large scale competition to local vendors.

e) Cleanliness and Disposal of solid waste

After the onset of weekly market in the afternoon period the solid waste material remains untreatable. It was disposed in to nearby open spaces, in the rivers or creeks, the proper solid waste management system is absent in almost all weekly markets except Sawantwadi Municipal Council. The plastic waste is major concern in which the vegetables brought and sold vendors.

f) Declining demand for handicrafts

There are makeable decline in demand as well as in supply of Bamboo made products/ handicrafts. It is mainly due to the variety of plastic products available in the market at a comparatively lower price.

g) Availability of toilets -

Very few weekly markets have toilet facilities, including Aronda, Sawantwadi city and Banda.

Conclusion

Biodiversity and its underlying resources have always been important for economic activity. This link can be exploited in order to promote sustainable use and conservation of these resources. Weekly markets can play an important role in this process.

Each agricultural village is part of an ecosystem. Sahyadri range is the one of the important hotspots of the world, in which Sawantwadi block of Konkan region is located. These agricultural ecosystems vary widely--from broad expanse of river basins with the possibility of year-round irrigation, to areas of seasonally irrigated of Plateaus called locally Sada, to areas dominated by rain-fed crops. Legumes, cereals, tubers, herbs, fruits, trees, livestock, wild animals and fish all play important roles in the most agricultural villages and have important positions in weekly markets. The relationship of each agricultural community extends far beyond the village itself. It is in the form of Agricultural lands, livestock grazing areas, manipulated forests, and other human-managed ecosystems cover. Weekly markets play an important role in developing these relationships beyond the boundaries of villages.

Agricultural systems and nature of weekly markets will change drastically over the coming decades because of climate change, new technologies based on genetic engineering and agro-ecology and shifts in international markets. Governments and farmers will need to adapt to these changes through planning. Traditional agriculture facilitated with weekly markets can contribute in easing the stress of changing conditions in rural areas, by helping to conserve biodiversity, and maintaining healthy relationships between rural people and the land.

Rural society has adapted to a wide variety of local conditions, has produced a diverse and reliable food supply, reduced the incidence of disease and insect problems, used labour efficiently, intensified production with limited resources and earned maximum returns with low levels of technology. It makes use of a wide range of species and land races that vary in their reaction to diseases and insect pests, as well as to different conditions of soil, rainfall, and sunlight. Traditional agriculture provides sustainable yields by drawing on the knowledge and experience gathered by the farmers over decades without depending on scientific information, external inputs, capital, credit, or markets.

Hence it is necessary to protect the chain of weekly markets in the rural marketing system.

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Impact of Goods and Services Tax on Indian Economy

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Abstract

The introduction of Goods and Services Tax (GST) would be a very significant step in the field of indirect tax. The cascading or double taxation effects could be reduced by combining many central and state taxes. Consumer's tax burden will approximately reduce to 25% to 30% after introduction of GST. After introduction of GST Indian products would become more competitive in the domestic and international markets. This tax would instantly encourage economic growth. GST with transparent feature will prove easier to administer. In this paper I try to attempt to spot the concept of GST & its current status in India. Paper gives information about GST. The study also aims to be familiar with the advantages and challenges of GST in Indian scenario.

The Goods and services tax (GST) is the biggest and substantial indirect tax reform since 1947. The main idea of GST is to replace existing taxes like value-added tax, excise duty, service tax and sales tax. It will be levied on manufacture sale and consumption of goods. GST in India was mooted by Vajpayee government in 2000 and the constitutional amendment for the same was passed by the Lokshabha on 6th May 2015. The bill seeks to amend the constitution to introduce GST vide proposed new article 246A. This article gives power to legislature to every state and parliament to make laws with respect to GST where the supplies of goods or services take place. Despite the various amendments to the proposed transition, until the time GST is implemented, it would be worthwhile to assess its positive impact on the various development areas viz. Agriculture, Manufacturing industry, MSME, housing, poverty reduction, employment, price level, EXIM trade, GDP, government revenue etc.

Keywords:- Goods and services Tax, Gross domestic products, Budget, Development, Tax

Introduction:-

This large quantity of taxes at the State and Central levels has brought about a complex indirect tax structure in the nation that is ridden with concealed expenses for the trade and industry. Firstly, there is no consistency of assessment rates and structure crosswise over States. Also, there is falling of charges because of 'tax on tax'. No credit of excise duty and service tax paid at the phase of manufacture is available to the traders while paying the State level sales tax or VAT, and vice-versa. Further, no credit of State taxes paid in one State can be benefited in different States. Due to this tax on tax prices of goods and services get unnaturally inflated. The arrangement of GST would stamp a reasonable take off from the plan of dissemination of monetary forces conceived in the Constitution. The proposed dual GST conceives tax assessment of the same assessable occasion, i.e., supply of products and enterprises, at the same time by both the Centre and the States. The credit of GST paid on input at each phase of value addition would be available for the discharge of GST liability on the output, thereby ensuring GST



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is charged only on the component of value addition at each stage. Indian indirect tax will become simpler after GST. It is expected to decrease cost of creation and inflation in the economy, accordingly making the Indian trade and industry more competitive, locally and additionally globally. It is likewise expected that arrangement of GST will encourage a typical or consistent Indian market and contribute essentially to the development of the economy. The word tax is derived from Latin word "taxare" which means to estimate. A tax is an enforced contribution, exacted pursuant to legislative authority. Indian Taxation System comprise of- Direct and Indirect Tax. Goods and Services Tax (GST) is one of the most discussed Indirect Taxation reforms. It is a comprehensive tax regime levied on manufacture, sales and consumption of goods and services. It is expected to bring about 2% incremental GDP growth of the country. So, GST is the need of the hour.

Initially the idea was that there would be a national level Goods and Services tax. But as the release of first discussion by the empowered committee of the state Finance Ministers on 10.11.2009, it has been made certain that there would be a "Dual GST" in the country. Centre and state both governments are entitled to charge taxes on the goods and services. Almost 150 countries have introduced GST in some form. France was the first country to introduce GST in 1954. While countries such as Singapore and New Zealand tax virtually everything at a single rate, Indonesia has five positive rates, a zero rate and over 30 categories of exemptions. In China, GST applies only to goods and the provision of repairs, replacement and processing services.

Objective of Study:

1. To collect information of current tax system and analysis of tax by GST
2. To study the concept of Goods and Services Tax (GST) and its impact on Indian economy.
3. To understand how GST will work in India.
4. To know the benefits of GST in India context.

Methodology :-

The study focuses on extensive study of Secondary data collected from various published sources such i.e. magazines, newspapers, journals, books, and various other publications., National & international Journals, government reports, publications from various websites which focused on various aspects of Goods and Service tax. The present study is descriptive in nature

Concept :-

GST is an indirect tax which will include almost all the indirect taxes of central government and states governments into a uniform or whole tax. As the name suggests it will be levied on both goods and services at all the stages of value addition. It has dual model including central goods and service tax (CGST) and states goods and service tax (SGST). CGST will subsume indirect taxes like central excise duty, central sales tax, service tax, special additional duty on customs; counter veiling duties whereas indirect taxes of state governments like state vat, purchase tax, luxury tax, octroi, tax on lottery and gambling will be replaced by SGST. Integrated goods and service tax (IGST) also called interstate

goods and service tax is also a component of GST. It is not an additional tax but it is a system to examine the interstate transactions of goods and services and to further assure that the tax should be received by the importer state as GST is a destination based tax.

Structure of GST :-

The proposed GST comprises:

Central GST(CGST) which will be levied by Central Government

State GST(SGST) which will be levied by state government

Integrated GST (IGST) which will be levied by Central Government on inter-State supply of goods and services. This will be CGST plus SGST

Benefits of GST :-

1.A single registration for both CGST & SGST will reduce transaction costs and also unnecessary wastages. To make this more effective Government has to provide necessary IT infrastructure & integration of States level with the Union.

2.With the introduction of GST, Tax on Tax i.e. multiplicity of taxation will be eliminated. A number of taxes currently levied on each level of transaction will be reduced. This will help clearing the confusion created by existing indirect taxes and also reduce the paper work associated with them.

3.There won't be any fear of taxation that may crop up at any stage of supply chain. This will not only help the business community to decide price modalities and supply chain but also the consumers in the long run. The goods will be competitive as the price will not be the main focus but the innovation and business intelligence will be.

4.Consumers will be benefitted the most as the average tax burdens will be reduced with the introduction of GST.

5.Implementation of GST will help reduce the corruption in the country, because GST reduces the multiple tax system.

6.Due to full end seamless credit manufactures or traders do not have to include taxes as a part of their cost of production which is very big reason to say that we can see a reduction in prices. However, if the government seeks to introduce GST with a higher rate this might be lost.

Impact of GST on Indian Economy :-

Amidst economic crisis across the globe India has posed on a beacon of hope with desirable growth targets, various schemes or missions like Make in India, Digital India etc. The Goods and Service Tax (GST) bill is expected to provide the much needed pace for growth of economy in India by transforming the existing complicated taxation system into single point taxation system in the country. Uniformity of tax will lead to single point taxation for supply of goods or services across country. GST would improve the country's tax to GDP ratio and also prevent inflation. However, with GST manufacturing sector may be benefitted but things may get difficult for the services sector. It is expected that the GDP growth is likely to be raised up to 1 to 2%, but the results can only be analysed after the implementation of GST. By merging large no. of centre and state taxes into one single point taxation

system will reduce burden on producers and foster growth through more production. Various toll plazas and tax barriers leads to a lot of wastage for perishable items being transported which leads into the increase the costs of goods. GST could eliminate this road block which leads to lowering of prices for essential goods. GST would prove to be beneficial for the manufacturing sector where the tax rate is very high like FMCG, Auto and Cement sectors as they are currently reeling under 24 to 38%. The service sector is going to be adversely affected as the current rate of tax is much lower than expected rate of GST. GST would also add to government revenue by widening of the tax base.

GST would be beneficiary for the sectors like FMCG, Pharmaceuticals, Consumer durables, Automobiles and logistic industries and will have negative impact on telecom, banking and financial services.

Impact of goods and service tax

- **Fast moving consumer goods sector :-** The Indian FMCG sector is the fastest growing sector in the economy. FMCG sector is the major contributor in both direct and indirect taxes in the economy. Implementation of Goods and services tax will majorly influence Indian economy. The current rate of taxation in FMCG sector is around 22 to 25% and after GST rate is expected to be much lower which will result in reduction of prices of consumer goods.
- **Food Industry :-** A large portion of consumer expenses of lower income families spend on food so if there is any tax on food will influence majority of the population or may be regressive in nature. In some of the countries like Canada, UK and Australia tax on food items is while in some countries like Singapore and Japan tax on food is negligible. So it would be ideal if the GST rates may be Zero or would be very low as it would affect people quite significantly.
- **Information Technology enabled services :-** The IT industry will not hamper by the implementation Of GST. The expected rate of GST in IT sector is 27% According to proposed plan if software transferred through electronic form will be considered under services and if by any other media it would be under goods. So the IT industry will make mix taxation.
- **Infrastructure sector :-** Development of Roads, Power, Railways, and Ports etc. are the major infrastructure sectors in India. As the taxation system in Infrastructure sector is very complex. There are exemptions and subsidies for this sector as it is very important for the development of the country. By the implementation of GST the complex tax will be removed and would increase tax base.
- **Real Estate Industry :-** The implementation of GST on real estate sector will effect partially. As the sale or transfer of immovable properties are not included in GST. However the procurement of materials of construction is falling under GST. The classification of goods and services is very important under this sector because it is very necessary to classify the things which will cover under GST and which are not. The implementation of GST will affect same as in service sector.
- **Transportation Industry :-** GST on transport sector will result in more efficient cross state transportation. It will bring down the logistics cost, reduced times for transportation. Currently all the 29 states of India collect taxes at different rates on goods that move across the state borders that's why the



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tax on transportation is collected multiple times. This will make long delays at different interstate checkpoints for reviewing by state authorities who checks for the application of relevant taxes and other levies. This causes the delays for an average of 6 to 7 hours. GST would replace around 15 state and federal taxes and tariffs for a single tax at the point of sale of goods.

- **Pharmacy Industry :-** India is the largest producer of Generic Medicines and the country's pharmaceutical industry is 3rd largest in the world currently. The implementation of GST would have a constructive effect on Healthcare industries particularly Pharma. It will help the industries by sorting out the taxation structure since 8 different types of taxes are enforced on pharmaceutical industries today. The merger of all the taxes into one uniform tax will ease the way of doing business. GST would also improve the transportation and supply chain of pharmaceutical products.

- **Textiles Industry :-** It is expected that the tax rate in GST would be higher in textile industry as per the current tax rate. Cotton and wool fibre which are currently exempted from tax would come under tax in GST but the textile industry may be beneficial from GST as manufacturing costs may be reduced due to subsume of various taxes like octroi, entry tax, luxury tax etc. There will be few drawbacks also but GST will support the industry in long run.

- **Services Sector :-** Services sector of India consists of 60% of the GDP. The GST rate for services is expected to be 18 to 20% which is higher than the current rate of tax that is 15%. So there will be increase cost for services like Banking, Telecom and Insurance.

- **Agriculture Sector :-** The GST on agriculture sector will have a positive impact as all the taxes will be subsumed under a single rate of tax. So the movement of agriculture commodities between states will be easier & hassle free which will save time and remove wastages for the transportation of perishables items.

10. Conclusion :-

Taxation system is very important for the economy because they maintain equity of income group. Consumption and productions of goods and services undeniably rising and because of multiplicity of taxes in current tax system organization complexities and conformity cost is also increasing. Accordingly, a simplicity user -friendly and transparent tax system is required. At present Indian economy have a major change in the taxation system. On 1st July the new tax system will be implemented that is Goods and Services Tax (GST). It will solve the problem of complexity of tax system because it will replace the current tax system of India. A single tax system will remove all other complex taxes of centre and state government like Vat, Cer vat, Luxury tax, Octroi, Entry tax etc. By the implementation of GST cost of manufacturing of goods will reduce. The cost of consumer goods will reduce. The Pharmaceutical industry is also benefitted as there is 8 types of taxes are bear by them in current scenario after GST these taxes will remove to one single tax. Similarly the impact of GST on all other sectors like Infrastructure, textile, IT, Agriculture, Food Industry, Transport, Real estate industry will positive and all the sectors will be benefitted with the implementation of GST. No doubt that GST will give India a world class tax system by grabbing different treatment to manufacturing and service sector. GST will provide relief to producers and consumers by providing wide and comprehensive coverage of



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input tax credit set off. Service tax set off and subsuming the several taxes. GST is likely to improve tax collection and Boost India's economic development.

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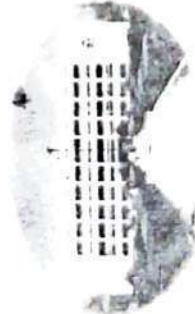
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Effects of Demonetization on Indian Economy

Dr. L. G. Retwade

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Abstract:

The Indian government facing many problems of which mainly is Terrorism and as per source, it was observation of the government that the black money is created from cash transactions, so the government has decided that their cash transactions should be minimize and controllable and that the reason to introduced demonetization steps. The government is firmly believed that due to Demonetization there will be threat of illegal money, corruption, terror funding and counterfeit currency. Therefore the decision made by the Government of India regarding demonetization in the old currency. In simple words we can say that it was a surgical strike against the undeclared money. And this can be happen in the history of Indian Economy. It is initiative or exact move towards the cashless economy. Due to Demonetization there was a liquidity crunch in the country, banks as well as on ATMs, etc at all over across the India. And also our country faced issue or challenge of cash shortages. Due to this it made a detrimental impact on various small business, agriculture and it's rely business, transportation and many more primary areas. As the Currency banned by the Government of India which creates chaos in short-term and many of the people with old currency notes faced lot of difficulties to exchanging them. Whereas to exchange banned currency, in every nationalized bank of India has long queues and ATMs across too. AS per report issued by the Government of India "the total value of old currency notes in the circulation was to the tune of Rs 14.2 trillion, which constitute around 86% of the total value in circulation". The black money has either been accounted by paying heavy taxes and penalties or has reached the bank accounts through direct or indirect ways. Finally the paper conclude that Demonetization would bring a propound impact on Indian economy and it also encourages the digitalization such as E-wallets and apps, online transactions using E-banking/Net Banking and use of plastic money etc. The main benefit of demonetization for the Indian economy will be seen in future as a long-term changes in economic structure of India.

Introduction:

Demonetization means withdrawing the legal tender rights of any denomination of present currency. Demonetization is an act of taking back the legal tender rights of any currency. Then the units of currency will not be considered as valid currency. It can be introduction of new currency/notes or coins of the equal/same denomination or completely new denomination. The currency has been demonetized thrice in India. The Demonetization was taken place on January, 12th of 1946, January, 16th of 1978 and on 8th November 2016 respectively. The GOI believes that this currency ban is required for controlling inflation, less or no corruption, to remove counterfeit currency and minimized the cash transaction. Moreover the developing country like India has to be finding the solution to overcome these problems for the betterment and the development of the country.



Keywords: Digital economy, Indian Economy, Currency, Demonetization, Cashless transaction, Government of India.

Objective Of The Study:

1. To know the key areas for demonetization.
2. To understand meaning and reasons of demonetization.
3. To study the implications/impact of demonetization on different sectors.
4. To study the positive and negative implications of demonetization on Indian economy.

Reasons of Demonetization:

1. **Black money:** "Demonetization" was a revolutionary action taken by the Government of India to finished black money and that will have the deep impact on the parallel economy in the country and hence common man of the country getting benefits directly or indirectly. Pockets and persons with black money can be identified with this move and which were generally property dealers, jewelers, foreign currency dealers, private money lenders are hold huge amounts of unaccounted money in form of currency notes. Such unaccounted money had created a parallel economy in the country.
2. **Online transactions:** The main object of demonetizations is to encourage the cashless/digital economy. More and more cash-less or less-cash transactions will lead to more disclosure of income which will increase the direct tax collections. Moreover the digital Electronic payment such as online transaction, various payment applications, E-wallets, internet banking (E-banking), payment through debit or credit cards, etc. will definitely see the substantial increases in demand; and the transaction can be fastly taken place between the both parties along corresponding record for tax purposes.
3. **Rise in GDP:** However Demonetization has less or negatively impact on the sectors like real estate, property, construction, and household consumption, etc. basically in general; it is believed that "long-term benefits for GDP growth will outweigh the short-term transitional impact". As per Government survey the growth in GDP by 2018-19 will be near to 9%.
4. **To hit the fake currency rackets:** Withdrawing largest/higher currency notes, out of the economy will have a serious impact on the fake currency syndicates, thus putting an end to the terror funding in the state of Jammu and Kashmir and also Naxalite area hits of the North-eastern states also.

Sector-wise impact of Demonetization:

1. **Hospitality and tourism:** In India, majority of transactions made by tourism industry is in cash so that these industries have been severely impacted. Earlier most of the luxury foreign trips are sponsored by black money has come to a halt because of the cash crunch and hence this will automatically benefited to the local tourism. Moreover the un-organized sector is largely impacted with the inability to make payment in cash, Furthermore the overall slowdown in Indian economy is also faced by the restaurant's businesses with the inability of cash.
2. **Gems & Jewellery:** Jewellery business was the business where almost all buyers were using cash for transaction and mainly it was come out from black money, so due to demonetization is the major impact on business of jeweler. Demonetization made



people with less cash available in their hands for fulfilling their daily needs so the people are not giving priority to purchase the jewellery. Similarly major impact of demonitersiation was on the smaller retailers of unorganized sector. The government has also introduced new sections under Income tax to catch the businessman those has accepted ban note or currency during demonetarization period and they have penalized by making necessary changes in tax software. Special Assessment has been carried out by the tax authorities for handle the issues of transactions taken place within demonitersiation period.

3. **Luxury items:** Demonetization will have a drastic impact on Luxury item business. Most of the people spend their unaccounted money on buying of luxuries items. After the note ban, luxury segments and allied business like clothing, electronics, luxury car will have a huge setback and market of such products has collapsed.
4. **Banks:** The pivotal role has been taken place by Bankers during demonetarization process. The GOI and RBI has issued various circulars and given directions about acceptance of old currency & exchange of new currency, so this resulted in increased liquidity position of banks and which was utilized for lending by bankers. Both deposit and lending rates have been cut by many banks.
5. **Real-estate and Property:** This sector is involving major cash flow and investment of investor from black and white money. So the practice of this sector to collect investment from selected people and get project ready to sale and after obtains sales proceeds the loan has been repaid of investors along with interest and vested benefits. However, the ready reckoner, the governmental stamp duty was also very low market rate is very high, so the difference has been accepted by real estate businessman in cash and the same has been repaid to investors. In additions the collected cash has been utilized for without billing material purchase for projects. Moreover, the demonetization has finished the businesses of the majority of the builders as a major portion of their transaction depends on cash rather than based on banks transfer or cheque transactions. In addition to this the Government has also introduced MAHARERA Act for which every builder has get himself registered and follow all rules by considering customer protection and quality maintenance in building work. So after demonitersiation there is no demand from customers and rate of houses has been marginally reduce. The major impact of demonetarization was stock of houses was largely increase and slack in business.
6. **Retail:** due to the cash crunch is leading to small consumer demand for the products. This ultimately leads to decline in their sales volume. The habits of human being to instant pay cash for daily needs, but due to demonetarization valets and Apps are used by consumers, so they reduced their daily needs which in turn result in the reduction in number of cash transactions. The impact of Demonetization on small unorganized traders is higher as compared to the organized sector.
7. **Agriculture:** In Agriculture various factors like sales, distribution, marketing and transport, etc are dominantly taken place in cash due to easy access of transactions and their utility. However after demonetization the supply chains are interrupted and so the sector has severely been impacted by huge wastage of perishables. The small farmers selling their products on daily basis to the wholesale centres, mandis and to the consumers, have also been impacted by Demonetization.



Impact of Demonetization on Indian Economy:

Positives Impacts:

1. **Black money:** Our PM Shri. Narendra Modi has choked the black money on single stroke of demonetization. As per survey made by the Government out of total currency of Rs 17 lakh crore, Rs 3 lakh crore is estimated as black money. And it was observed that operators of black money run a parallel economy. And hence it weakens the structure of the country's economy. After Demonetization huge cash was deposited into banks by accepting heavy penalty charged by tax authorities or has been simply destroyed.
2. **Economy:** Demonetization has proved that there is turning point for the economy by cleaning-up the black money which in turn has brought more borrowings to the treasury, improved inflation outlook and increased GDP of India. Investment opportunities have also been revived and gave a boost to infrastructure and the manufacturing sector. A huge amount of money deposited in banks which in turn help reduces interest rates and lower income tax rate.
3. **Real estate:** The huge amount of illegal money involved in this Real-estate sector. Demonetization move to reduce the flow of unaccounted money and it was help in curtailing the use of black money in real estate sector which in turn result in the reduced prices of land and property.
4. **Hawala transactions:** India's Demonetization was give a big thrash to the hawala racketeers in Hawala transactions, money is transferred without its actual movement. Hawala had become the route to facilitate money laundering and terror funding. Hawala rackets was run on black money. The sudden withdrawal of black money out of the economy was a surgical-strike to hawala operations.
5. **Kashmir violence:** In our country Jammu Kashmir was always focused in terrorist activities due to only supply of black money to them from some illegal group of people. After banning of old currency there was reduce in Stone pelting. As per report issued in news papers "Intelligence agencies 1,000 cores are sent annually by Pakistan to the separatists for creating chaos in Kashmir" and all the money to the separatists is transferred via Hawala. Our PM Modi completely dismantled the Kashmir unrest with his surgical strike called Demonetization.

Negatives Impacts:

1. **Liquidity crisis:** "Demonetization gave rise to liquidity problem", as people found it difficult to get sufficient amount of cash to fulfil their basic needs. As main section of the society mainly rely on cash to meet their daily transactions. However out of total currency in circulation 500 rupee notes constituted nearly 49% in terms of value. More the time is required to resupply Rs 500 notes, the more will be will be the duration of the liquidity crisis.
2. **Loss of well-being:** majority of the population who constitute the lower middle and lower class uses currency to meet their daily transactions. Daily wage laborers, small traders & other marginal sections of the society use cash more often. These sections of the society have lost their income in the scarcity of cash after demonitersiation. Therefore Cash crunch made firms to cut their labour cost and thus reduces the income of the lower middle class.



3. **Consumption:** Cash shortage adversely affected the consumption behavior of the people in India. The sales of consumer durables likely to be hampered in short-term, especially sales through un-organised channels are cash purchases. Most of the purchases by retailers are through cash which brought down their volume of trade and mainly due to reduction in consumptions.
4. **Decrease in GDP:** Non replacement of new currency in economy and withdrawal of old currency notes it reduces the growth rate of the economy. Demonetization reduces consumption pattern, income, investment etc. This may bring a slowdown in India's growth rate as the liquidity crisis itself may last three-four months.
5. **Interest rate and Bank deposits:** Bank deposits increased due to demonetization. Such liquid cash deposited in the bank by people may reduction of liquid cash in hand. The deposited money was saved for short term due to market flexibility. This indicates that new savings are only for short-term which may be encashed at the particular time in future. It may not be said that demonetization will generate big savings in the banking system for long term.
6. **Black money:** Demonetization move were to curb black money but in fact a small part of the black money is actually stored in the form of cash. Most of the part of black money is stored in the form of land, gold, etc and buildings for long term investments. So that the amount of unaccounted money deposited with the banks is only up to the amount of cash deposited.

Conclusion:

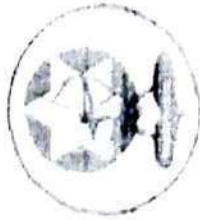
The country was surprised due to move taken by the government to demonetize old currency and replacing it with the new currency. This was done due to handle the threat of illegal money, corruption, and terror funding and counterfeit currency. The Demonetization is followed by a liquidity crunch in the country, banks, ATMs across the country faced severe cash shortages with detrimental effects on various small business, agriculture and transportation and self dependents. Currency ban by the government of India created chaos in short-term as most people with old currency notes faced difficulties exchanging them in long queues outside banks and ATMs across India. The black money has either been accounted by paying heavy taxes and penalties or has reached the bank accounts through direct or indirect way. Finally it is concluded that the overall demonetization would bring positive implications on Indian economy as it encourages the digital transactions such as E-wallets and apps, online transactions using net/E-banking, plastic money etc. The major effect of demonetization can be seen in long term of Indian economy in future.

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GOODS AND SERVICES TAX (GST)

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• Abstract

The introduction of Goods and Services Tax (GST) would be a very significant step in the field of indirect tax. The cascading or double taxation effects could be reduced by combining many central and state taxes. Consumer's tax burden will approximately reduce to 25% to 30% after introduction of GST. After introduction of GST Indian products would become more competitive in the domestic and international markets. This tax would instantly encourage economic growth. GST with transparent feature will prove easier to administer. In this paper I try to attempt to spot the concept of GST & its current status in India. Paper gives information about GST. The study also aims to be familiar with the advantages and challenges of GST in Indian scenario.

The Good and services tax (GST) is the biggest and substantial indirect tax reform since 1947. The main idea of GST is to replace existing taxes like value-added tax, excise duty, service tax and sales tax. It will be levied on manufacture sale and consumption of goods. GST in India was mooted by Vajpayee government in 2000 and the constitutional amendment for the same was passed by the Lokshabha on 6th May 2015. The bill seeks to amend the constitution to introduce GST vide proposed new article 246A. This article gives power to legislature to every state and parliament to make laws with respect to GST where the supplies of goods or services take place. Despite the various amendments to the proposed

transition, until the time GST is implemented, it would be worthwhile to assess its positive impact on the various development areas viz. Agriculture, Manufacturing industry, MSME, housing, poverty reduction, employment, price level, EXIM trade, GDP, government revenue etc.

- **Keywords:-**

Goods and services Tax, Gross domestic products, Budget, Development, Tax

- **Introduction:-**

This large quantity of taxes at the State and Central levels has brought about a complex indirect tax structure in the nation that is ridden with concealed expenses for the trade and industry. Indian Taxation System comprise of- Direct and Indirect Tax. Goods and Services Tax (GST) is one of the most discussed Indirect Taxation reforms. It is a comprehensive tax regime levied on manufacture, sales and consumption of goods and services. It is expected to bring about 2% incremental GDP growth of the country. So, GST is the need of the hour. Initially the idea was that there would be a national level Goods and Services tax. But as the release of first discussion by the empowered committee of the state Finance Ministers on 10.11.2009, it has been made certain that there would be a "Dual GST" in the country. Centre and state both governments are entitled to charge taxes on the goods and services. Almost 150 countries have introduced GST in some form. France was the first country to introduce GST in 1954. While countries such as Singapore and New Zealand tax virtually everything at a single rate, Indonesia has five positive rates, a zero rate and over 30 categories of exemptions. In China, GST applies only to goods and the provision of repairs, replacement and processing services.

- **Objective of Study:**

1. To collect information of current tax system and analysis of tax by GST
2. To study the concept of Goods and Services Tax (GST) and its impact on Indian economy.
3. To understand how GST will work in India.
4. To know the benefits of GST in India context.

- **Methodology:**

The study focuses on extensive study of Secondary data collected from various published sources such i.e. magazines, newspapers, journals, books, and various other publications., National & international Journals, government reports, publications from various websites

which focused on various aspects of Goods and Service tax. The present study is descriptive in nature

- **Concept**

GST is an indirect tax which will include almost all the indirect taxes of central government and states governments into a uniform or whole tax. As the name suggests it will be levied on both goods and services at all the stages of value addition. It has dual model including central goods and service tax (CGST) and states goods and service tax (SGST). CGST will subsume indirect taxes like central excise duty, central sales tax, service tax, special additional duty on customs; counter veiling duties whereas indirect taxes of state governments like state vat, purchase tax, luxury tax, octroi, tax on lottery and gambling will be replaced by SGST. Integrated goods and service tax (IGST) also called interstate goods and service tax is also a component of GST. It is not an additional tax but it is a system to examine the interstate transactions of goods and services and to further assure that the tax should be received by the importer state as GST is a destination based tax.

- **Benefits of GST**

1. A single registration for both CGST & SGST will reduce transaction costs and also unnecessary wastages. To make this more effective Government has to provide necessary IT infrastructure & integration of States level with the Union.
2. With the introduction of GST, Tax on Tax i.e. multiplicity of taxation will be eliminated. A number of taxes currently levied on each level of transaction will be reduced. This will help clearing the confusion created by existing indirect taxes and also reduce the paper work associated with them.
3. There won't be any fear of taxation that may crop up at any stage of supply chain. This will not only help the business community to decide price modalities and supply chain but also the consumers in the long run. The goods will be competitive as the price will not be the main focus but the innovation and business intelligence will be.
4. Consumers will be benefitted the most as the average tax burdens will be reduced with the introduction of GST.
5. Implementation of GST will help reduce the corruption in the country, because GST reduces the multiple tax system.
6. Due to full end seamless credit manufactures or traders do not have to include taxes as a part of their cost of production which is very big reason to say that we can see a reduction in prices. However, if the government seeks to introduce GST with a higher rate this might be

lost.

- **Impact of GST on Indian Economy**

Amidst economic crisis across the globe India has posed on a beacon of hope with desirable growth targets, various schemes or missions like Make in India, Digital India etc. The Goods and Service Tax (GST) bill is expected to provide the much needed pace for growth of economy in India by transforming the existing complicated taxation system into single point taxation system in the country. Uniformity of tax will lead to single point taxation for supply of goods or services across country. GST would improve the country's tax to GDP ratio and also prevent inflation. However, with GST manufacturing sector may be benefitted but things may get difficult

for the services sector. It is expected that the GDP growth is likely to be raised up to 1 to 2%, but the results can only be analysed after the implementation of GST. By merging large no. of centre and state taxes into one single point taxation system will reduce burden on producers and foster growth through more production. Various toll plazas and tax barriers leads to a lot of wastage for perishable items being transported which leads into the increase the costs of goods. GST could eliminate this road block which leads to lowering of prices for essential goods. GST would prove to be beneficial for the manufacturing sector where the tax rate is very high like FMCG, Auto and Cement sectors as they are currently reeling under 24 to 38%. The service sector is going to be adversely affected as the current rate of tax is much lower than expected rate of GST. GST would also add to government revenue by widening of the tax base.

GST would be beneficiary for the sectors like FMCG, Pharmaceuticals, Consumer durables, Automobiles and logistic industries and will have negative impact on telecom, banking and financial services.

- **Impact of goods and service tax**

i) Fast moving consumer goods sector: The Indian FMCG sector is the fastest growing sector in the economy. FMCG sector is the major contributor in both direct and indirect taxes in the economy. Implementation of Goods and services tax will majorly influence Indian economy. The current rate of taxation in FMCG sector is around 22 to 25% and after GST rate is expected to be much lower which will result in reduction of prices of consumer goods.

ii) Food Industry: A large portion of consumer expenses of lower income families spend on food so if there is any tax on food will influence majority of the population or may be regressive in nature. In some of the countries like Canada, UK and Australia tax on food

items is while in some countries like Singapore and Japan tax on food is negligible. So it would be ideal if the GST rates may be Zero or would be very low as it would affect people quite significantly.

iii) Information Technology enabled services: - The IT industry will not hamper by the implementation Of GST. The expected rate of GST in IT sector is 27% According to proposed plan if software transferred through electronic form will be considered under services and if by any other media it would be under goods. So the IT industry will make mix taxation.

iv) Infrastructure sector: - Development of Roads, Power, Railways, and Ports etc. are the major infrastructure sectors in India. As the taxation system in Infrastructure sector is very complex. There are exemptions and subsidies for this sector as it is very important for the development of the country. By the implementation of GST the complex tax will be removed and would increase tax base.

v) Real Estate Industry: The implementation of GST on real estate sector will effect partially. As the sale or transfer of immovable properties are not included in GST. However the procurement of materials of construction is falling under GST. The classification of goods and services is very important under this sector because it is very necessary to classify the things which will cover under GST and which are not. The implementation of GST will affect same as in service sector.

vi) Transportation Industry: GST on transport sector will result in more efficient cross state transportation. It will bring down the logistics cost, reduced times for transportation. Currently all the 29 states of India collect taxes at different rates on goods that move across the state borders that's why the tax on transportation is collected multiple times. This will make long delays at different interstate checkpoints for reviewing by state authorities who checks for the application of relevant taxes and other levies. This causes the delays for an average of 6 to 7 hours. GST would replace around 15 state and federal taxes and tariffs for a single tax at the point of sale of goods.

vii) Pharmacy Industry: India is the largest producer of Generic Medicines and the country's pharmaceutical Industry is 3rd largest in the world currently. The implementation of GST would have a constructive effect on Healthcare industries particularly Pharma. It will help the industries by sorting out the taxation structure since 8 different types of taxes are enforced on pharmaceutical industries today. The merger of all the taxes into one uniform tax will ease the way of doing business. GST would also improve the transportation and supply

chain of pharmaceutical products.

viii) Textiles Industry: It is expected that the tax rate in GST would be higher in textile industry as per the current tax rate. Cotton and wool fibre which are currently exempted from tax would come under tax in GST but the textile industry may be beneficial from GST as manufacturing costs may be reduced due to subsume of various taxes like octroi, entry tax, luxury tax etc. There will be few drawbacks also but GST will support the industry in long run.

ix) Services Sector: Services sector of India consists of 60% of the GDP. The GST rate for services is expected to be 18 to 20% which is higher than the current rate of tax that is 15%. So there will be increase cost for services like Banking, Telecom and Insurance.

x) Agriculture Sector: The GST on agriculture sector will have a positive impact as all the taxes will be subsumed under a single rate of tax. So the movement of agriculture commodities between states will be easier & hassle free which will save time and remove wastages for the transportation of perishables items.

- **Conclusion**

Taxation system is very important for the economy because they maintain equity of income group. Consumption and productions of goods and services undeniably rising and because of multiplicity of taxes in current tax system organization complexities and conformity cost is also increasing. Accordingly, a simplify user -friendly and transparent tax system is required.

At present Indian economy have a major change in the taxation system. On 1st July the new tax system will be implemented that is Goods and Services Tax (GST). It will solve the problem of complexity of tax system because it will replace the current tax system of India. A single tax system will remove all other complex taxes of centre and state government like Vat, Cenvat, Luxury tax, Octroi, Entry tax etc. By the implementation of GST cost of manufacturing of goods will reduce. The cost of consumer goods will reduce. The Pharmaceutical industry is also benefitted as there is 8 types of taxes are bear by them in current scenario after GST these taxes will remove to one single tax. Similarly the impact of GST on all other sectors like Infrastructure, textile, IT, Agriculture, Food Industry, Transport, Real estate industry will positive and all the sectors will be benefitted with the implementation of GST. No doubt that GST will give India a world class tax system by grabbing different treatment to manufacturing and service sector. GST will provide relief to producers and consumers by providing wide and comprehensive coverage of input tax credit

set off. Service tax set off and subsuming the several taxes. GST is likely to improve tax collection and Boost India's economic development.

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**TALCUM POWDER FORMULATION OF ACTINOBACTERIAL ISOLATES AND ITS EFFECT ON
SACCHARUM OFFICINARUM ON VARIETY CO-86032 NIRA: IN VITRO STUDY**

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ABSTRACT

Keeping in view the number of challenges faced by modern agriculture with respect to soil fertility, pathogen attack and role of ecofriendly approach; present study does involved the number of actinobacteria previously been isolated from rhizosphere soil samples and found to be potent for plant growth promoting properties involved in soil fertility have been investigated in plant species sugar cane (*Saccharum officinarum* on variety CO-86032 Nira) using 90 days pot trial. Talcum powder based Bioinoculum prepared from actinobacteria (A3, BF5, TU, D and consortium) when tested under pot assay, all these isolates best preformed to act as plant growth promoter when treatment was given to sugarcane. A highly significant with about 10 times increase in shoot weight (9.89gm) was recorded in consortium group to control with only 0.95gms. In a positive control group also treatment with NPK+IAA also helped to increase shoot weight to 10.1gms which showcase that probably consortium providing vital nutrients for sugarcane growth. As compared to control (0.201 gm) root weight Bf5 isolate found to be highest (0.657 gm) and comparable with positive control (NPK+IAA) with 1.089 gm of root weight. Isolate A3 also performed better for improvement of root and shoot length compared to control. In conclusion, systematic selection of potential actinobacteria and their further inoculation as consortium or individual certainly improved the growth of sugar cane and hence recommended to get involved in agricultural bioinoculant programs.

Keywords: Actinobacteria, Bioinoculum, Ecofriendly, Sugarcane, Talcum powder.

1 INTRODUCTION

As it is known that microbes in rhizosphere able to transmit number of plant growth promoting content via soil, which does assist in plant's greater yield. Actinomycetes are one of the members of the soil microbial population which can add nutrient content in soil (Halder et al., 1991; Elliot L.F. et al., 1995) along with many plant growth promoting capabilities (Merzaeva O.V. et al., 2006). It is noted that when actinomycetes grows in soil it produces number of important biomolecules such as lytic enzyme, PGP substances and antibiotics (Cattelan A. J. et al., 2000). Among number of actinomycetes *Streptomyces* spp dominates the soil as major microbe and assist in degradation of number of complex molecules to simple molecules which can improve plant yield and overall development (Petrosyan P et al., 2003; Ding C.H. et al., 2004).

Being an aerobe spore forming, Gram positive bacteria all actinomycetes are featured with substrate and aerial mycelium growth when added in the soil or when present naturally they play key roles in cycling of organic matter, plant pathogens inhibition, decomposition of complex material especially of dead plants, animals and fungal material by producing several vital enzymes. Besides that they improve nutrient content, minerals by producing metabolites and plant growth regulators (Bhatti A.A. et al., 2017).

Looking at today's scenario with intensive agricultural practices and cultivation, fertility of soil is decreasing at a faster rate which is making increasing crop loss for many instances. As per estimation with such improper practice about 30% of total world cultivated soil may get degraded by the year 2020. Here soil degradation is mainly related with loss of soil texture and fertility and that will lead to loss in crop productivity. Hence it is now taken as a priority to ensure ever increasing future food demand and supply. In requirement, treatment of soil with bacteria and fungi is strongly recommended to regain feature of the soil. These microbes does provide nitrogen fixation and mobilization of other nutrients such as phosphorus, potassium and iron which can be reached directly to the plant while also remediate soil structure by improving its aggregation and stability. Study also reported that co-inoculation of bacteria and fungi with or without organic fertilizer are also been beneficial for reinstating the soil fertility and organic matter content instead of single inoculum (Rashid M I et al., 2015).

Actinobacteria has been nominated as the plant growth bacteria and able to improve soil and plant health and it also remain the sustainable agricultural practices by looking at the high prices and destructive effect of chemical fertilizers especially in the countries of south-east Asia and Africa. Actinobacteria has also been recommended to use along with crop for better yield and to use along with crop for better pest control (Sathya A et al., 2017).

Saccharum officinarum on variety CO-86032 Nira is very popular for making Juice. This variety is released in 1996. This is hybrid having more sucrose content and also resistant to smut and wilt. Quality of this crop in market is mainly determined by shoot weight. Farmers use the IAA mainly to increase the yield. The actinobacterial isolates showing potential results for IAA production; Phosphate solubilization, antifungal activity and siderophore production were selected for Formulation using talc as carrier base. In the present study bioformulations are successfully tested for improvement of growth parameters of sugarcane in single inoculum or in consortium as compared to positive control organic fertilizer.

2 MATERIALS AND METHODS:

2.1 Biofertilizer preparation using Talcum powder as a binder

A3, Bf5, Tu and D were individually inoculated in 800ml of CSA broth in four 1000ml flasks. The flasks were kept on rotary shaker to get final concentration of each isolates as 10^8 CFU/ ml. 1 kilograms of talcum powder, 15 g of calcium carbonate and 10g carboxymethyl cellulose was allowed to mix in with 400ml fully grown bacterial inoculum. The shelf life of isolates in bio-formulation was calculated by a serial dilution technique and the samples were kept at room temperature ($28 \pm 2^\circ\text{C}$) for storage. Each of 1g of sample taken from each formulation at 1st, 2nd and 3rd month storage was mixed with 10 ml of sterile normal saline water and the number of colony forming unit (CFU) of bacteria was counted on CSA after 24 hours plating.

(Ei SL Lwin KM, Padamyar, Khaing HO and Yu SS 2017)

2.2 Pot assay

In a pot assay standard protocol was followed using sugarcane variety CO-86032 Nira as affector plant species. Treatment soil used in the study was recorded with the carbon content of 1.01% having initial pH of 7.12. The given soil was recorded for mineral content and found to be with, Phosphorous 67.2 kg/ha, Nitrogen 275.7 kg/ha and Potassium 268.8 kg/ha. In a control pot set, first control with only NPK addition and second control was IAA+NPK was used. In an experimental set, total five sets having set of A3, D, Bf5, Tu and consortia were used.

During experiment standard dose of 0.25 mg Of IAA per kg of soil was maintained in positive control. NPK proportion used was 120:60:60. After treatment to soil, affector plant sugarcane stem buds with one eye was planted. Experiment was carried out in triplicates. 2 ml of each talc-based carrier bio-formulation of each isolate and consortia was poured into the base of each plant to reach the root area in all sets except positive and negative control. After two weeks, 2 ml of each prepared treatment was poured into the base of each plant Every set was then labeled and periodic watering was maintained in the plastic pot used for treatment study All the pots were checked periodically for the Germination, shoot length, and root length, dry weight of root and shoot and overall change recorded up to 90 days of treatment Data was analyzed using single factor ANOVA.

3 RESULTS AND DISCUSSION

3.1 Talc based formulation were prepared as shown in the photograph below. TVC count was taken for three months. TVC count of each bioformulation revealed the presence of average about 10^6 CFU/ml after three months storage.

Figure-1: Talc based formulation of Actinobacterial isolates.

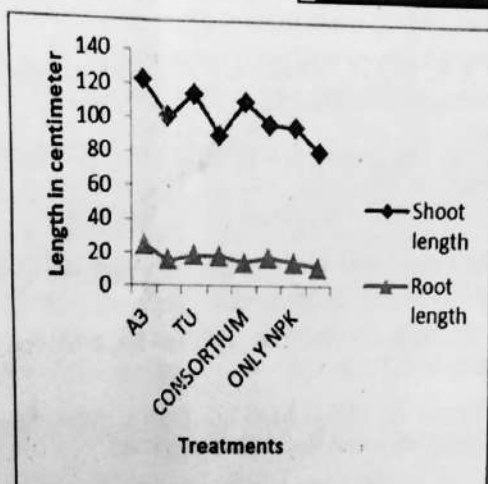


3.2 Pot assay

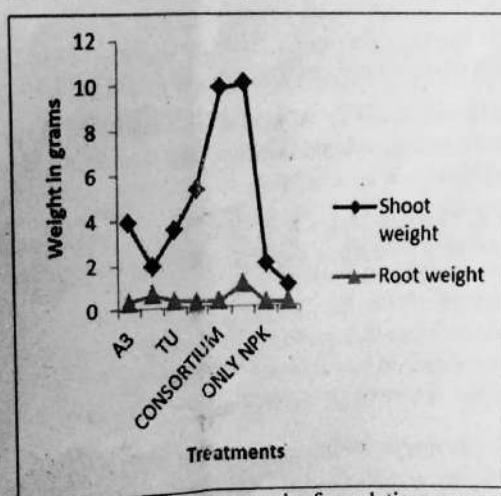
In a pot assay affector plant sugarcane (*Saccharum officinarum*) certainly found to be affected by the microbial consortium as well as by their individual treatment and results are comparable with positive control (NPK+IAA or NPK). The treatments showed overall increased growth as compared to control. Plant sugarcane (*Saccharum officinarum*) when tested under pot assay upto 90 days and firstly in control set its shoot and root length (cm) was recorded to be 80.5 cm and 11.5 cm, respectively which was improved significantly after inoculation of

almost all four actinobacteria in an individual inoculation and in consortium also. Among them, isolate A3 responded the best for the root length factor and about 24.5 cm length was recorded as compared to 11.5 cm in control. It is important to note the performance of isolate A3 which was better than (significant) positive control (NPK+IAA or NPK) which makes it the successor in further testing. Treatment Data when analyzed by ANOVA showed significance of treatments statically.

Figure-2: photograph of two sets of treatments trial (A3 and BF5) in triplicate and one control.



Graph-1: Effect of Treatments of talcum powder formulations on root and shoot length.



Graph-2: Effect of Treatments of talcum powder formulations on root and shoot length

A highly significant with about 10 times increase in shoot weight (gm) was recorded in consortium group as 9.89gm as compared to control with only 0.95gms. In a positive control group also treatment with NPK+IAA also helped to increase shoot weight to 10.1gms which showcase that probably consortium providing vital

SCREENING, OPTIMIZATION AND EVALUATION OF ACTINOBACTERIA FOR SIDEROPHORE PRODUCTION AND ITS EFFECT ON PLANT GROWTH.

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Abstract

Iron plays significant role in activation of enzymes, chlorophyll formation and carotenoid synthesis in plants. Red colour of chilli and Tomato is mainly due to carotenoid pigment. Direct. Siderophore are low molecular weight compound which facilitate uptake of iron in plant. Siderophore are structurally and functionally diverse compounds. The objective of this study was to screen, and optimize Actinobacterial isolates for siderophore production and evaluate growth promotion by potential SPB (Siderophore producing bacteria) in Chilli (*Capsicum annum* L.) and tomato (*Solanum lycopersicum*) using pot study. Total of 33 isolates were screened for siderophore production by the universal Chrom Azurol Sulphonate assay (CAS). Quantitative analysis of siderophore was carried out using both CAS liquid assay as described by Payne, 1994 and iron perchlorate assay. Out of 33 isolates 11 isolate showed the production of siderophore. Quantitative estimation of a siderophore by (CAS) shuttle assay revealed the yield of more than 70% siderophore unit. Out of 11 isolates six Actinobacterial strains produced more than 100 µg siderophore in iron per chlorate assay. To investigate the response of siderophore rich isolates on growth parameters. Pot study was carried out using isolates showing higher siderophore production quantitatively. Six isolates were used for pot study. Pot study revealed significant increase in overall growth parameters by isolate A2 and H2 compared to control. These isolates could be the promising isolates for preparation of Fe fertilizer.

Index terms-Siderophore, Chilli, Tomato, CAS assay, Fertilizer

I INTRODUCTION

Siderophores are recognized as lower molecular weight, ferric ion specific chelating agents produced by bacteria and fungi especially when grown in low stress of ferric ion. The major function of these compounds is to search off the available iron from environment and to make them available as minerals to microbial cells. Since so many years, research is going on in this field and several aerobic and anaerobic microorganisms found to be synthesizing number of siderophores. Due to aerobic atmosphere on earth, surface iron has been converted to oxyhydroxide polymers of very sparing solubility. At neutral pH, concentration of free ferric ion has been dictated by solubility product constant of Ferric hydroxide. Based on value of this constant, the maximum amount of uncomplexed ferric ion in solution at any biological pH is certainly not more than $10^{-18}M$ [1]. Microorganisms consume vital iron under aerobic conditions for number of activities such as synthesis of ATP, formation of heme, reduction of ribonucleotide precursors of DNA, and others. Overall every cell requires at least one micromole iron for its optimum growth. With several environmental constraints and biological complexity, microorganisms receives that hydroxyl ion for ferric state of iron by producing some bio-molecules such as siderophore.

In recent time along with soil improvement, concept of phytoremediation also holds its potential *in situ* for the treatment of heavy metal contaminated soils. Presence of siderophore-producing bacteria (SPB) with plants are useful for metal removal from contaminated soils. Presence of metal resistant SPB assumes successful survival and linked growth of plants in heavily contaminated soils by alleviating the

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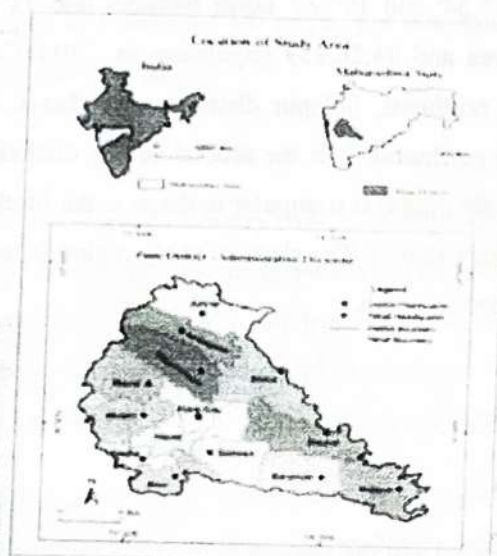
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“Potential for Tourism - Study Of Forts in Pune District, India”

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Abstract

Tourism is an economic activity. Now it's growing very fast. 'Tourism has been recognized as a important sector of global economy with a contribution of about 91 percent of domestic tourism' (Pankaj Bhalla, 2004). Tourism is an important activity who generate numbers of jobs and also infrastructure development in related region and also support to social, cultural as well as economic development in respective region. The growth speed of this treasure economic activity is increasing day by day in world, because of high standard of living, economic development of the people, growth in purchasing power of people. Easily availability of transport facilities, easily getting the information of tourism places, accommodation, best season and booking trough electronic media are also support positively.

Some tourists places can highly contribute to socio economic development of the region, if the develop. Excellent example is historical forts in Pune district, Maharashtra. Most of these forts are located over the hills amid picturesque natural beauty. These ancient forts in Pune district are the monuments of national importance and form exquisite tourist and trekking spots. These tourism places have much potential of tourism.

In this study we select 7 forts out of 17. Main study has done on physical and social attributes. And find the Social as well as Physical attribute Potential value which are help to give suggestion for planner and developer for future planning which help to develop region. This study widely helps develop historical tourist places.

So this study mainly focus on how to develop some forts as good tourist places which can help to develop the economic and social status of the people in the region and development of the region.

Key words: Tourism development, forts, Social and physical attributes, potential values.

Study Region

Pune district extends from 17° 54' and 19° 24' north latitudes and 73° 19' and 75° 10' east longitudes covering 15,642 square kilometers area and 94,26,959 population in 2011 Census (Fig.-1.1). Pune district is bounded by Ahmednagar district on northeast, Solapur district on southeast, Satara district on south, Raigad district on west and Thane district on northwest. It is the second largest district in Maharashtra state accounting 5.10 percent area. The landscape of study region is triangular in shape at the foothills of Sahyadri Mountains. Pune is the administrative headquarter of study region. The slope of study region is towards southeast. In west, there is Sahyadri basaltic mountain running north to south.

Important of Study

The Sahyadri hills (Western Ghats) and the Deccan Plateau has highly support to develop Maratha Empire to King Shivaji in 17 Century. With the help of physiographical feature and small armies he developed guerrilla warfare. King Shivaji fights with Bijapur dynasty and Qutub Shahi Empire and Mughal Empire and established and develop Maratha Empire in very short period. Chhatrapati Shivaji Raje Bhonsle won numerous battles even with insignificant soldiers and arms with help of forts and guerrilla warfare agents numbers of enemy with huge arms and soldiers.

For protection and extinction of Maratha Empire King Shivaji Built numbers of forts in Sahyadri. The architecture, geographical location, construction of forts, transportation, food security, drinking water, ammunition and commutation facilities have excellent in maximum fort. These forts have lightning on the golden period of King Shivaji and his excellent work. That's why these forts should develop as heritage historical places which encourage for next generation. This study widely helps develop historical tourist places. It also helps to students, researcher and planner.

Objectives

The main objective of the study was to find out Tourism Potential of forts in study region.

Objectives of the Study

The present research has been undertaken to make an in-depth and comprehensive study of historical Forts and other facilities related to tourism in Pune district by evaluating following objectives:

- i) Examining the physical background of study region.
- ii) Studying availability of general facilities.
- iii) Find out the Social as well as Physical attribute Potential value
- iv) Suggesting remedial measures for better tourism development in study region.

Database and Methodology

The data of historical forts and other tourist places are collected through personal visit to places and interview. Some infrastructure data has been collected from P.W.D department. Some secondary data has been collected from books. Primary data has been calculated for Social and physical attributes potential values. For interpretation these values are shown by compound bar graph. For this Study out of 17 forts 7 forts have been selected on the basis of size and architecture and facilities of the fort.

Discussion

Tourism is now rapidly developing industry world widely. It highly helps to economic and social development of region. Now the economic condition, awareness about tourism, purchasing power of common people, accessibility, speedy and easily availability of transportation facility, easily getting knowledge about tourist places and electronic media have encouraged people to tourism. Now day tourism is developing very fast, but not in all areas. Some region has having high development and some are having low.

Some tourism places are also yet not very popular and develop because of the information of these places is not reaches to people or tourist in proper way. Some region having very good and excellent tourism places, if these places can develop, they can highly contribute to socio economic development of the region, excellent example are historical forts in Pune district, Maharashtra. Out of them some forts are historical importance, they stand gracefully as witnesses of significant historical events. Most of these forts are located over the hills amid picturesque natural beauty. The structure of the fort flaunts the brilliant architecture prevailing in the bygone eras. From defense as well as artistic point of view, the forts have an impressive structure. Some of the forts have been well preserved by the forest department, some local bodies and Government of Maharashtra, while many have ruined owing to various battles and time. These ancient forts in Pune district are the monuments of national importance and form exquisite tourist and trekking spots. Some social, environmental as well as physical factors have potential for development of the tourism. In this study we mainly focus on social and physical attributes.

For this study we have selected 120 questionnaires from tourists, geographers and local people on social and physical attributes. Social and physical attributes are selected from opinion from people. Selected social aspects have been distributed in three parameters and physical aspects are distributed in six parameters. Table -1 shows the ranking of social and physical attributes. In Social attributes people have given first rank to Annual Tourist influx and

third rank to local market. In physical attribute people gave first rank to physical accessibility, then accommodation, tourist information and guide and low rank to parking.

Table 1: Ranking For Social And Physical Attribute

Social Attributes	Rank 1	Rank 2	Rank 3	Total			
Annual Tourist Influx (S1)	67	32	21	120			
Average Duration Of stay (S2)	39	54	27	120			
Local market (S3)	36	39	45	120			
Physical Attributes	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Total
Physical Accessibility (P1)	34	22	16	20	12	16	120
Food and Water (P2)	21	19	18	28	22	12	120
Accommodation (P3)	30	36	28	10	8	8	120
Transport Facility (P4)	25	20	16	18	33	8	120
Parking (P5)	14	17	9	7	17	56	120
Tourist Information and Guide P(6)	29	28	30	14	10	9	120

On the basis of ranking of attribute we calculate weights. Table -2 elaborate the value of weights for selected social and physical attributes.

Table 2: Weights of Attribute

Attribute and Ranks		Weights
Social Attributes		
Rank 1 (S1)	Annual Tourist Influx	0.5 (3/6)*
Rank 2 (S2)	Average Duration Of stay	0.33 (2/6)
Rank 3 (S3)	Local market	0.17 (1/6)
Physical Attributes		
Rank 1 (P1)	Physical Accessibility	0.285 (6/21)*
Rank 2 (P2)	Food and Water	0.190 (4/21)
Rank 3 (P3)	Accommodation	0.095 (2/21)
Rank 4 (P4)	Transport Facility	0.238 (5/21)
Rank 5 (P5)	Parking	0.047 (1/21)
Rank 6 (P6)	Tourist Information and Guide	0.143 (3/21)

*Cumulative rank value: $1+2+3=6$

*Cumulative rank value: $1+2+3+4+5+6=21$

In study region selected tourist places having social and physical attributed with different quality and quantity. On the basis quality and quantity, 5- points scaling of an individual attribute has been framed. 1 refers to poor or worst situation and 5 refers as the best situation of attribute. These values are converted in lowest value 1 is as 0.2 (1/5) and highest scale 5 is as 1 (5/5). This scaling shown with colour range with black to white has been applied from 1 to 5 respectively. On basis of Weights value and scaling value we calculate social and potential value of individual tourist place.

$$\begin{aligned} \text{Total Potential Value (Vt)} &= 0.6 * \text{Potential Value in Social Aspect (Vs)} \\ &\quad + 0.4 * \text{Potential Value in Physical Aspect (Vp)} \\ \text{Potential Value in Social Aspect (Vs)} &= 0.5 * \text{Grade in Tourist Influx} \\ &\quad + 0.33 * \text{Grade in Average Duration Of stay} \\ &\quad + 0.17 * \text{Grade in Local market} \\ \text{Potential Value in Physical Aspect (Vp)} &= 0.285 * \text{Grade in Physical Accessibility} \\ &\quad + 0.190 * \text{Grade in Food and Water} \\ &\quad + 0.095 * \text{Grade in Accommodation} \\ &\quad + 0.238 * \text{Grade in Transport Facility} \\ &\quad + 0.047 * \text{Grade in Parking} \\ &\quad + 0.143 * \text{Grade in Tourist Information \& Guide} \end{aligned}$$

Table 3: Interpretation of Scaling for a Sample Attribute

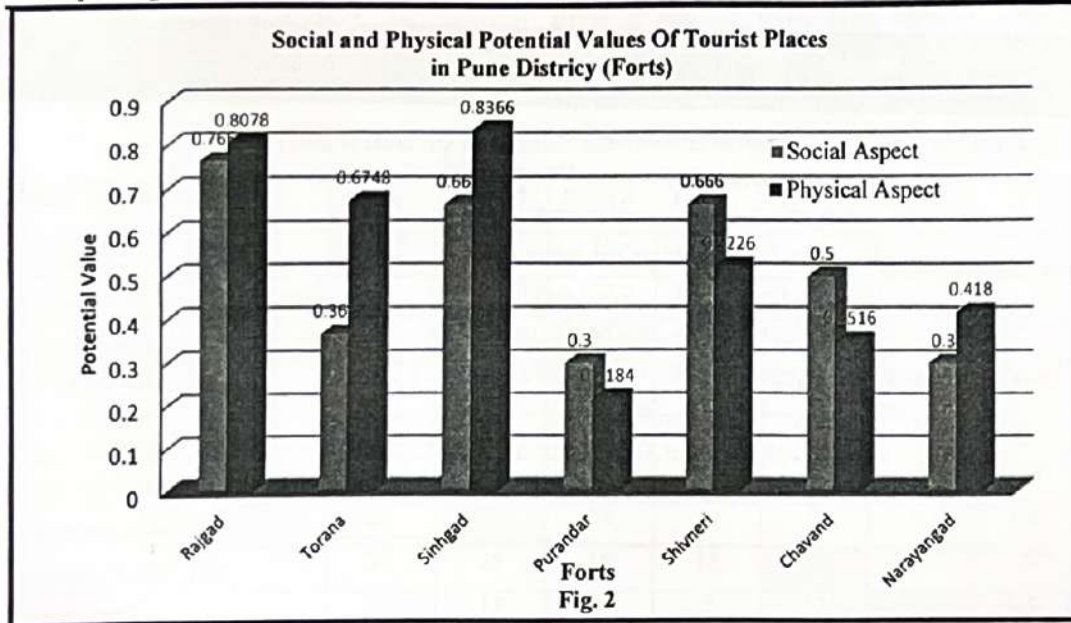
Attributes	1 (0.2)	2 (0.4)	3 (0.6)	4 (0.8)	5 (1.0)
	Poor	Average	Good	Better	Excellent

Table 4: Scaling for social and physical attribute. And calculating potential value

Spot (Fort)	S1	S2	S3	Vs	P1	P2	P3	P4	P5	P6	Vp
Rajgad	1	0.6	0.4	0.766	1	0.8	0.8	0.6	0.8	0.8	0.808
Torana	0.4	0.2	0.6	0.368	1	0.6	0.6	0.6	0.4	0.4	0.675
Sinhgad	1	0.4	0.2	0.666	1	0.8	0.8	0.8	0.4	0.8	0.837
Purandar	0.4	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.6	0.2	0.218
Shivneri	1	0.4	0.2	0.666	0.4	0.8	0.6	0.2	0.8	0.8	0.523
Chavand	0.8	0.2	0.2	0.5	0.6	0.4	0.2	0.2	0.2	0.2	0.352
Narayangad	0.4	0.2	0.2	0.3	0.4	0.8	0.2	0.2	0.6	0.4	0.418

Social attribute potential values-

The table - 4 elaborate the present quality and quantity of different attribute. The fort Torana, Purandar, and Narayangad shows value of Annual Tourist Influx is 0.4 is showing that reduce tourist influx. The fort Torana, Purandar, Chavand and Narayangad poor values in average duration of stay is 0.2. this figure says that develop the attraction of long stay in concern fort area. Except Torana fort all remaining fort shows the value of local market is 0.4 and less. It means local market should be develop in respective area.



Physical attribute potential values-

In Physical attribute potential values of Physical Accessibility found less in Punrandar, Shivneri and Narayangad 0.2, 0.4 and 0.4 respectively. There reflect that there were not well facility to reach on fort. Fort Punrandar, and Chavand had less facility of food and Water. Value of Physical Attribute as accommodation is very low as 0.2 in tourist place fort Punrandar, Chavand and Narayangad. The major attribute as transport facility was not good for fort Punrandar, Shivaneri, Chavand and Narayangad. Torna and Sinhgad fort shows value of parking as 0.4. The values of tourist information and guide are fort Torna and Narayangad having .04 and punrandr and Narayangad 0.2 respectively.

Highest Physical potential value found at fort Sinhgad (0.837) followed by Rajgad (0.808). It means Physical attributes are high developing in this tourist places. These tourist places are well connected with highly urban area like Pune city. Fort Purendar (0.218), Chavand (0.352) and Narayangad (0.418) shows low potential value of physical attributes. These forts are mainly away from high urban area as well as in less developing taluka.

Conclusion

Potential values for the different forts as tourist place indicates the level of development of attributes. This level affects on the attraction of tourist. Graph (Fig. 2) shows the potential value of social aspects is from 0.3 to 0.766. Highest social potential value is found at fort Rajgad (0.776) followed by Sinhgad (0.66) and Torana (0.66). The lowest social potential value found at fort Purandar and Narayangadh 0.3 respectively. It shows that the social attribute should develop at fort Purandar and Narayangadh. In social as well as physical attribute and fort Rajgad and Sinhgad shows better condition.

Findings

- 1 Fort Torna and Purandar having less value in social attribute is less than 0.4
- 2 Fort Chavand having the value 0.5 in Social attribute.

3 Fort Purandr found the value of physical attribute is .0218 is lowest.

4 Fort Chavand and Narayangad shows the value of physical attribute is less than 0.5.

5. Fort Shivneri having value of physical attribute is 0.523.

Suggestion

1. New planning strategies needs to be introduced to for increased tourist participation. Social Attribute should develop in Fort Torana and Purander.
2. Historical education awareness must be increased through government and NGO's which will help to develop tourist place as fort Chawad and Narayangad.
3. MTDC and PWD department should Build New road to fort Chavand and Accommodation or hotels near the fort Rajgad, Torana and Chavand.
4. Industrialist should provide Ropeway for fort Rajgad and Sinhgad and Chavand which will increase the number of tourist.
5. Physical as well as social attribute highly development in Purandar, Chavand and Narayangad.
6. Government should introduce some new Mecum which will provide best and reliable information bout
7. Government has to encourage to NGO, School, colleges, government officers to visit to forts.

Such study has potential to attract experts from the field of planning, economics, artists, architecture and administration in order to all-round development of study region. So that socio-economic status of population may be considerably upgraded in study region.

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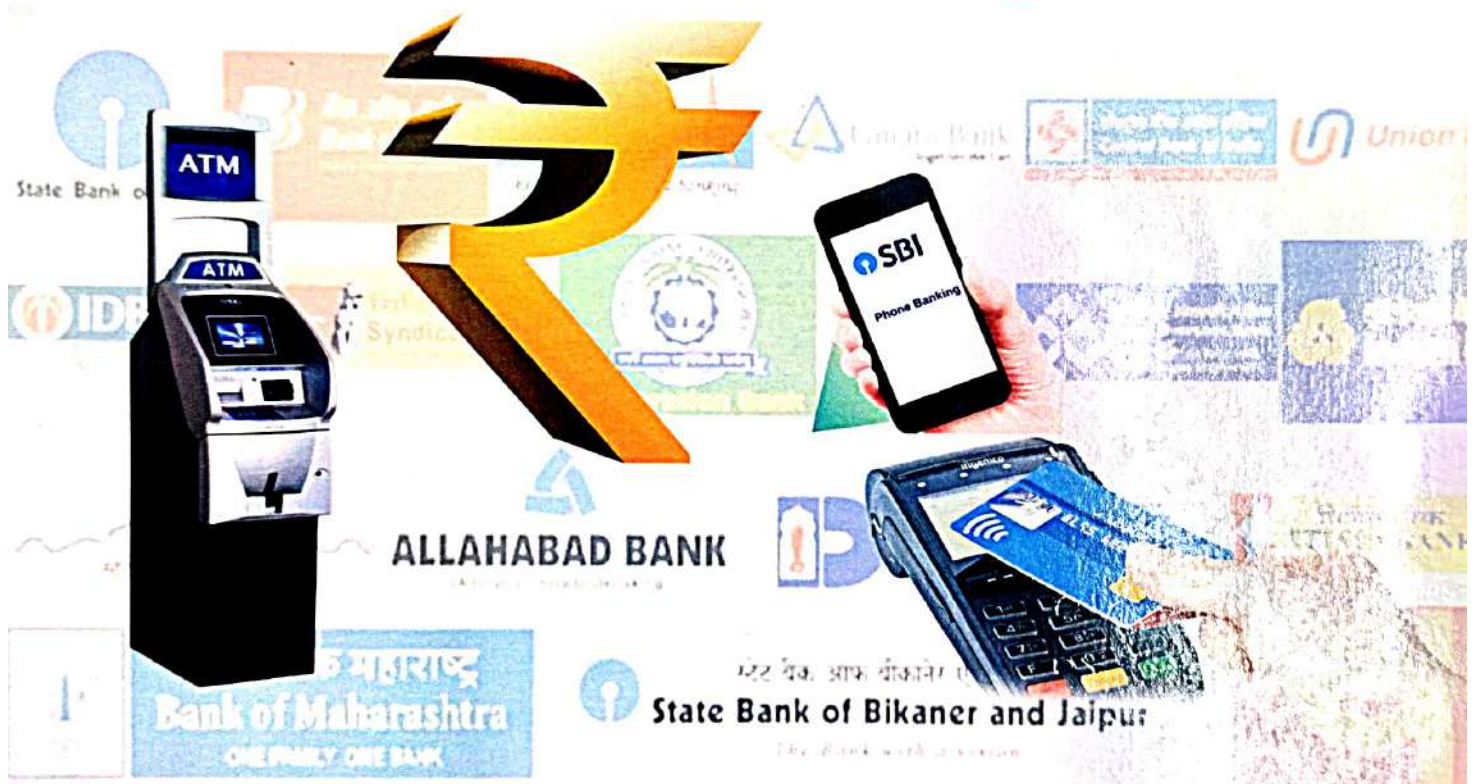
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Indian Banking Sector Issues & Challenges



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- Chief & Executive Editor



ATM Robbery in India : Failures of Financial Services

Prof. Dadarao Yashwant Ingle
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Abstract :

There is a big impact on Indian economy of financial services. The economy can take a speed of growth by ATM as a financial services. ATM services are very use full for India economic society. But number of incidences have been took place of ATM robbery in India wich have done a bad impact on the Indian economy. There is very lack of security of ATM machines weather its purposely accepted by the bureaucracy with the help of political support or not, it's a mute answer. Till September 30, 2018 there were 222 incidents recorded cases of ATM related robberies in Gujarat and Rs. 9.78 crore lost of country. In India 349 incidents recorded cases and Rs. 34.76 crore lost in it till same date.

Key words :Robberies, RBI, Union home ministry, ATM, burglaries, thieves, fled, Provisions, Security.

Objectives of Research Paper :

- 1) To know the data of ATM robberies in India.
- 2) To understand the security provisions of ATM Machines.
- 3) To understand the provisions of RBI against ATM robbery.

Research Methodology :

The data of research paper have been taken from the different web sides and books as a Secondary source.

Introduction :

Gujarat is considered one of the safest states in the country. But hard figures of thefts, burglaries and robberies portray a different picture. According to data submitted to the Union home ministry by the Reserve Bank Of India (RBI).

Gujarat recorded 27 cases of ATM-related thefts, robberies and burglaries till September 2018, amounting to Rs. 4.07 crore lost – an over 10-fold increase to the 29 cases involving loss of Rs 43 lakh in 2013.

STOLEN FROM ATMS

Gujarat's ATM thefts (6 years) (Amt-crore) till 30/09/2018		
Year	Incidents	Amount lost
2013	29	0.43
2014	25	0.06
2015	44	1.58
2016	46	1.75
2017	51	1.89
2018	27	4.07
Total	222	9.78
ATM thefts in 2018 (worst 10 states) (Amt-crore)		
State	Incidents	Amount Involved
Odisha	36	8.43
Tamil Nadu	10	7.25
Nagaland	1	4.35
Gujarat	27	4.07
Karnataka	20	2.19
Bihar	94	2.19

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Dr. Babasaheb Ambedkar's Thoughts on Agriculture

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Article History: Submitted-04/05/2019, Revised-29/05/2019, Accepted-02/06/2019, Published-05/06/2019.

Abstract:

In the year of 1918, Dr. Babasaheb Ambedkar has been written a book titled as 'Small Holdings in India and Their Remedies.' At that time there was very weak position of Indian economy. The population of India was facing a big problem of less productivity due to small holdings of agricultural land. Thoughts of Dr. Ambedkar on agriculture land are applicable now these days. The recent trend of land holdings is showing down. Dr. Ambedkar suggested the remedies of land holdings in India. The nationalization of agricultural land is a major remedy of division of agriculture. Industrialization of land under ruled of government of India is another part of remedies on the suicide of farmers in India.

Keywords: Small holdings, nationalization of land, poverty, fragmentation, consolidation, reconstruction, industrialization.

Objectives of the study:

- 1] To understand the remedies on the small pieces of land.
- 2] To study the purpose of Dr. B. R. Ambedkar about the nationalization of land.
- 3] To understand the relationship between the nationalization of land and the farmer's suicide in India.

Research Methodology:

The type of research used in this paper is descriptive and qualitative. The secondary source material used for the research paper.

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Ambedkarist Economies and Indian Economy

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Article History: Submitted 28/05/2018, Revised 26/08/2018, Accepted 10/09/2018, Published 15/09/2018.

Abstract:

Dr. B. R. Ambedkar was an economist par excellence. His M.Sc. and D.Sc. degrees from London School of Economics and Political Science were basically in the discipline of economics. Even His Thesis for Ph.D. in Columbia University was 'The National Divident of India: A Historical and Analytical Study', which was extended and published as 'The Evolution of Provincial Finance in British India'. The book received great applauds from Prof. Seligman and was reviewed as a pioneer work in 'The Economic Journal' of Royal Economics Society, edited by J. M. Keynes. The thesis for M.Sc. (Economics) Degree was 'Provincial Decentralization of Imperial Finance in British India', and 'The Problem of Rupee - Its Origin and its Solution' for D.Sc. This was republished in 1947 under title 'History of Indian Currency and Banking, Vol.1'.

Dr. Ambedkar deposed before the Royal Commission on Indian Currency and Finance headed by Hilton Young, on December 15, 1925. His works 'The Problem of Rupee' and 'The Evolution of Provincial Finance in British India' were considered as authentic sources by the commission. These developments later led to the formation of Reserve Bank of India, on 1st April 1935. His expertise and authority in Monetary Economics is reflected in the Statement of Evidence given to the Commission.

Keywords: National Divident, Provincial Finance, Monetary Economics, Royal Commission, Hilton Young Commission, Gold Exchange Standard, Gold currency, convertible system, pre-war parity, Fundamental Rights and Parliamentary Democracy.

Objectives of the study:

- 1) To study the economic thoughts of Dr. B.R. Ambedkar
- 2) To study the principles of Indian Economy



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Understanding the Development of Capitalist in the Global India and Caste System before vision India 2030

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Abstract

Due to the lack of capital with the capitalist class here and in order to lessen the pressure of foreign capital, it utilized people's hard earned money to erect the edifice of basic and infrastructural industries so that the development in private sector is expedited. When we have to pay attention to the character of the globalised Indian capitalist class evolved in the historical conditions in such a manner that it could not make a decisive blow on the interests of the small and big land-owners by carrying out radical land reforms.

Objectives of Paper:

- 1) To study the Development of Indian Capitalist before vision India 2030
- 2) To know the relationship between caste system and the Development of Capitalist
- 3) To understanding the distribution of Capital and caste system

Introduction:

Strategizing of corporate values towards sustainable development for the vision Indian 2030, We have to understand development of capitalist in the global India and caste system. Capitalist class of global India born as it was from a old colonial socio-economic structure and brought up as it was in the imperialist world, could not hamper the interest of imperialism beyond a point nor could it bring out the bourgeois land reforms in a radical manner. From the British, it had inherited the administrative machinery and constitutional system of a unified country. It had also prepared a feeble constitution. Initially, the British colonial imperial capital had more influence on it, but slowly it expanded its economic alternatives by taking advantage of the inter-imperialist rivalry and attempted to gain capital and technology on better conditions. Subsequently, it developed its own technology by Indian using the same technology. Due to the lack of capital with the capitalist class here and in order to lessen the pressure of foreign capital, it utilised people's hard earned money to erect the edifice of basic and infrastructural industries so that the development in private sector is expedited. This was the path of 'import substitution industrialisation'. The banks were nationalised to facilitating more and more capital to the capitalists. The path of raising huge sum of capital from the share market was paved along with the growth of the well off middle-class strata. When the strength of the capital of the capitalist class in India was enormously increased, the process of selling the state enterprises at paltry sums ensued. This era of privatisation-liberalisation of global Indian capitalism was indicative of its necessity, compulsion as well as its increasing confidence. In this era of neo-liberalism, even the crisis-ridden international capital had put pressure to end the protectionist policies. Indian capitalism on the one hand gave the open opportunity to the imperialists to take its share in the vast and continuously expanding global Indian market and on the other hand it also gradually began to invest more and more outside the country in the globalised world market. The condition of the global Indian capitalist class in the global capitalist system is that of a Junior Partner of the imperialists. It manages to get a small portion of the surplus extracted at the global level, but at the country level it remains the big stakeholder



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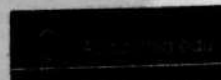
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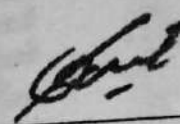
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Women Rights and the Role of Women in Democracy

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Abstract

The present attitude of the society both men and women should change. At present the society does not want to grant women the facilities needed for her awakening and emancipation. Men are afraid that if women are educated and given economic independence, they would be on top which may create problems for educated and given economic independence, she would not only contribute more to the well-being of the family. Democracy is a system of processing conflicts in which outcomes depend on what participants do, but no single force controls what occurs and its outcomes. Women as a gender category have encountered systemic disabilities woven around socio-political structures of dominance and deprivation in the past. However today women are gradually proving to be an indispensable part of every sphere of life ranging from family to the larger domains of politics and economics.

In Indian politics we must examine the nature and scope of women role in the larger political landscape. The power of majority are exercised within the framework of representative democracy. In civil and political society, some of the dominant class always tried to avoid the normal voting rights of women and voting equality is the main condition of political equality so democracy in India democratic process cannot be centered on only gender base.

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२७. भारतीय परराष्ट्र धोरणासमोरील आव्हाने

प्रा. डॉ. संजय पंढरीनाथ गायकवाड

प्रमुख, राज्यशास्त्र विभाग, स. भू. बा. उर्फ अप्पासाहेब जेदे कला, वाणिज्य व विज्ञान महाविद्यालय, शुक्रवार पेठ, पुणे.

प्रस्तावना

भारतावर आधुनिक काळात सातत्याने परकीय आक्रमणे झाली आहेत. या आक्रमणांचा परिणाम भारताला पुढे बराच काळ सोसावा लागला. यामुळे संरक्षणासंबंधी समस्या निर्माण होऊन देशाचा अंतर्गत आणि बाह्य विकास पूर्णपणे थांबला होता असा इतिहास आहे. ब्रिटीश पूर्व काळात अनेकांच्या मते भारतातील खेडी स्वयंपूर्ण आणि स्वावलंबी होती, भारत ब्रिटिशांच्या ताब्यात गेल्याने भारतातील साधन संपत्तीची लुट झाली. सर्वच क्षेत्रातील प्रगतीवर त्या लुटीचा परिणाम झाला. खेडेगावाचे स्वरूप बदलले, समाजात अविश्वासाचे वातावरण निर्माण झाले. १९४७ नंतर मात्र राजकीय व्यवस्थेकडून समाजाच्या अपेक्षा वाढत गेल्या. समाजाने ज्या ज्या अपेक्षा केल्या त्या पूर्ण न झाल्याने राजकीय व्यवस्थे बदल समाज उदासीन झाला. या बाबींचा परिणाम स्वातंत्र्यानंतरही झालेला दिसून येतो. भारत आजही अंतर्गत आणि बाह्य बाबतीत निर्णय घेताना अनेक आव्हानांना तोंड देत आहे.

भारतीय परराष्ट्र धोरणासमोरील आव्हानांची चर्चा करताना घुसखोरी, अंतर्गत आणि परकीय धोरणाचा विचार आपणास करावा लागतो. दहशवाद, सीमाप्रश्न, शशास्त्र धोरण, इत्यादी समस्यांबरोबरच भारतांतर्गत आव्हानांमध्ये शेतकरी आत्महत्या, पाणी, उर्जा, जंगलतोड, वाढती लोकसंख्या या बरोबरच अनेक घटकांचा विचार करावा लागतो. आज भारतातील सत्ताधारी वा विरोधी यापैकी कोणताही राजकीय पक्ष असो तो स्वफायद्याचाच विचार करताना दिसतो, राजकीय दृष्ट्या तो अजूनही अपरिपक्वच आहे. एका बाजूला हा असमर्थपणा आणि दुसऱ्या बाजूला जनता भरकटलेली ! आणि याही पुढे जाऊन आंतरराष्ट्रीय पातळीवर श्रीमंत देशांचे डावपेचात्मक राजकारण ! या सर्वच आव्हानांचा विचार करावा लागतो.

सीमारेषा उल्लंघन आणि घुसखोरी अश्या स्वरूपाच्या आव्हानांची चर्चा होणे अपेक्षित आहे. भारताची भूसीमा १२५०० किमी लांबीची असून भारताच्या वायव्येस पाकिस्तान, उत्तरेस अफगाणिस्तान, चीन, नेपाळ, भूतान, आणि पूर्वेस म्यानमार ही राष्ट्रे आहेत. भारताच्या पूर्व भागात नेपाळ, भूतान या देशांबरोबर बांगलादेशाच्या तीनही बाजूंनी भारतीय भूप्रदेश व्यापला आहे. तसेच भारत-चीन सीमारेषा म्याकमोहोन रेषेने निश्चित करण्यात आली आहे. अरबी समुद्रातून उगम पावणारी ९८ किमी लांबीची सामुद्रधुनी भारत-पाक दरम्यान असून कच्छच्या अखातातील सामुद्रधुनीमुळे गुजरातमधील काही आणि पाकिस्तान मधील सिंध चा प्रदेश अशी विभागणी झाली आहे, अर्थात हा मुद्दा वादातीत आहे. या प्रदेशावर भारताबरोबरच पाकिस्तान देखील आपला अधिकार सांगतो आहे. भारताचे पाकिस्तानबद्दलचे परराष्ट्र धोरण निश्चित होताना ही सामुद्रधुनी एक आव्हानच आहे. १९६५ च्या युद्धा नंतर नेमलेल्या लवादाने पाकिस्तानला घेतलेल्या भागापैकी फक्त १० टक्के हिस्सा दिला आहे हा इतिहास



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RESERVATION SYSTEM IN INDIA: PAST AND PRESENT

Ramavath Ravi, Ph. D Scholar, Department of Political Science, CESS (An ICSSR Institution), Hyderabad (Tengana)

This article explores present status of reservation system in India. Reservations were introduced in Maharashtra (Princely state Kolhapur Maharaj) Maharaja chatrapati shivaji Maharaj, who provided free education to everyone and opened hostels in Kolhapur to make it easier for everyone to receive education. He also makes everyone got suitable employment no matter what social class belonged. He also appealed class- free India and the abolition of untouchability; the explicit purpose of the reservation policy and it is to promote social, economic and political equality for scheduled caste and scheduled tribe people and other lower castes people (OBCs and other Backward communities) through position compensatory discrimination of any backward class of citizens, which in the opinion of the state, is not adequately represented in the services under the stated present caste based reservation system in India. SCs are 15%, STs are 7.5% and other OBCs are 27%, Indian reservation system finds its origin in the age-old caste system.

DEEPENING DEMOCRACY IN INDIA: THE ROLE OF WOMEN

Dr. Gaikwad Sanjay Pandharinath, Head & Assistant Professor, Department of Political Science, S.B.B. Alias Appasaheb Bedhe Arts, Commerce and Science College, Pune (Maharashtra)

Democracy is a system of processing conflicts in which outcomes depend on what participants do, but no single force controls what occurs and its outcomes. Women as a gender category have encountered systemic disabilities woven around socio-political structures of dominance and deprivation in the past. The power of majority is exercised within the framework of representative democracy. In civil and political society, some of the dominant class always tried to avoid the normal voting rights of women and voting equality is the main condition of political equality. So, deepening democracy in India democratic process cannot be centered on only gender base.

INDIAN DEMOCRACY: AN OVERVIEW

Dr. Ramesh K. Madaan, Associate Professor & Head, Department of Political Science, S.D. College, Ambala Cantt. (Haryana)

Keeping in view the prevailing contemporary scenario, an effort is being made to review, realize, and recognize the role, responsibility, relevance and realities of Indian Democracy. This paper attempt to examine the various factors forces, concern and controversies: Do Indians really deserve and appreciate Democracy? Whether the Indian Democracy is having success or failure in last 70 years? In this context, these core issues are: casteism, corruption, criminalization, regionalization, regional identities, parties, terrorism, naxalism, religious violence and caste related violence et al are important concern that affects the political process and environment of Indian Democracy.

STATE POLITICS AND ACTIVITIES OF REGIONAL POLITICAL PARTIES: RETROSPECTIVE STUDY ON THE ISSUES OF INSURGENCY IN MANIPUR

Ningombam Satyabati Devi, Assistant Professor, Department of Political Science, Kha-Manipur College, Imphal (Manipur)

This is an attempt to examine the activities of the regional parties with respect to some of the more important issues that the state has faced during period from 1984 to 2007. The main focus is on insurgency problem in the state which is the core issue inter alia of other socio-political chaos. The state has various problems like territorial integrity of the state, Armed Forces Special Powers Act, human rights of the people, shifting of the Assam Rifles from Kangla, ethnic conflict and peaceful coexistence and inclusion of Manipuri language to the Eighth Schedule of the Constitution. The analysis here is being done mainly on the basis of the primary and secondary sources. Apart from these, the Manipur state assembly proceedings have also been used with a view to highlight what they have done with regard to these issues inside the state assembly when they were in the government as well as in opposition.

POLITICAL PARTICIPATION AND POLITICAL ATTITUDES: A STUDY OF MOKOKCHUNG DISTRICT

E. Benrithung Patton, Assistant Professor, Department of Political Science, Fazl Ali College, Mokokchung (Nagaland)

There are currently little studies available for developing countries on how voters experience political participation besides voting. Therefore, the study attempts to investigate how voters participate in other modes of electoral activities as well and how socio-economic dimensions influence the pattern of such participation. Democracies function more effectively when citizens support key institutions. This indicates a need to probe questions designed to measure political attitudes of the citizens. Thus, people's level of political trust and political efficacy form a part of the enquiry to assess the overall health of democratic institution.

PROPORTIONAL REPRESENTATIONAL OF MINORITIES IN INDIA

Mr. Pitamber Kaushik, DPS, Bokaro Steel City, Bokaro (Jharkhand)

The paper plots and interprets statistical experiments demonstrating and illustrating the nature of the variation of number of elected minority representatives with localisation, i.e. clustering of minority demographics within constituencies. The extent of localisation is quantified using a variance and has corresponding number of victorious minority community representatives plotted against it. The communitarian composition of the elected legislative body is compared against the communitarian composition of the demographic population to observe proportion representation and influence upon legislation, for various combinations afforded under constituencies. The motivation and implication behind this was to observe the variation of minority representation in elected legislature with increase in communitarian diversiveness and polarisation.



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Study of Migration Pattern of Street Vendors in Pimpri-Chinchwad Area, Maharashtra State, India

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Dr. Shivaji R Pacharane

Asso. Professor, S.B.B. Alias Appasaheb Jedhe College, Shukrawar Peth Pune

Abstract:

Employment in the informal sector has become utmost important in the urban economic landscape. In the last few decades the urban areas have seen a surge of migrants especially from rural areas. In the desperate attempt to find employment these migrants turn to become street vendors of all sorts. In most of the countries such occupations are considered to be illegal. As these type of small and unorganized businesses create problems of civic amenities and are also responsible for other social problems. So the present study is carried out to find the migration patterns of these street vendors in Pimpri- chinchwad area of Pune district in Maharashtra. An attempt has been made to study the migration patterns of these street vendors and the possible cause of such migration. For this study random samples were selected at different locations of the city and were interviewed. The obtained results were depicted by using different cartographic and statistical techniques.

Keywords: Street Vendors, Migration,

Introduction:

In urban economic landscape street vendors are an integral part as no urban area in India is seen without street vendors. A vendor, or a supplier, is a supply chain management term that means anyone who provides goods or services to a company or individuals. A vendor often manufactures inventorial items and then sells those items to a customer. Study in Kathmandu has shown that street vending is an opportunity to rural people for making a living in the urban area. The livelihood of the migrant have increased after their involvement in street vending. These street vendors provide daily necessary items to urban dwellers at most cheap and affordable prices. They also help many small scale industries to flourish by marketing the products that they manufacture (Bhowmik, 2000 :Tiwarei ,2001). Street vendors help to sustain the urban economy in terms of generation of economy and employment. Street vendors are the product of urban demand of cheap, affordable and convenient buying strategies of the middle and lower middle class urban city dwellers. In the era of super markets and malls, street vendors are successful in keeping their existence because of the convenience they provide to the urban citizens.

It is the focus of the central government to provide employment to the population. Street vending can be considered a major employment generator and helps in reducing the problem of unemployment. Street vending does not require special skills nor does it require prerequisite



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A Study on Development of Small Scale Industries in Rajsamand District, Rajasthan

^aKamini Sharma, ^bShivaji pacharane

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Abstract

Industrialization is the symbol of the economic development of the region. Types of industries contribute their share unevenly. Small, micro and medium scale industries have play prominent role in development of any region. Existing and emerging industries provides huge employments and made significant contribution to the enhance the quality of life of people. Hence industrial development should be uniform in region. The main aim this study is to examine the trends of industry development in study area and determine the levels of industrial development on the basis of working population.

Introduction:

The availability of mineral resources has been a major role in industrial development in Rajsamand district. Especially the Marble Industry, which has increased the level of economic development of the state. Rajsamand district is particularly rich in mineral resources as a large variety of important minerals are found. The important Minerals are Lead and Zink, Dolomite, Lime stone, Marble and Granite, talc (Soapstone). Establishment of industries in any state has important role in economic development and the source of the prosperity of region. Industry infrastructure is the axis of development, hence technical knowledge, scientific approach, large quantity of resources, energy, education, health, transport, telecommunications etc are base of industrial development.

Geographical structure of Rajsamand district Study area

Rajsamand district is located 67 km. away from Udaipur city, on the Delhi-Mumbai National Highway No. 8, has been an integral part of eastern Mewar state and later in Udaipur district. The Government of Rajasthan issued a notification on March 31, 1991 and announced the formation of Rajsamand district and on 10th April 1991 this district came into being. Rajsamand district is spread between 24° 46' north to 26° 01' north latitude and 73° 28' east to 74° 18' east longitude. Located in the south of Rajasthan, in the east of this district it is bound to the boundaries of Chittorgarh and Bhilwara, Ajmer in Uttar Pradesh, Pali in the west and Udaipur districts in the south. Eastern and North-eastern parts of the district are mostly plateaus and plains, whereas the western and southern parts are mountainous.

Here we will describe the industries in the study area, although Rajsamand district is rich in mineral wealth, it has been lagged behind in industrial terms even today. Some small, medium, and large scale industries have been set up in the district. There are a total of 4,783 small and medium scale industries and 2 large industries in the district. Major industries include Rajpura-Dariba Khan Group and Asia's main tire factory J.K.

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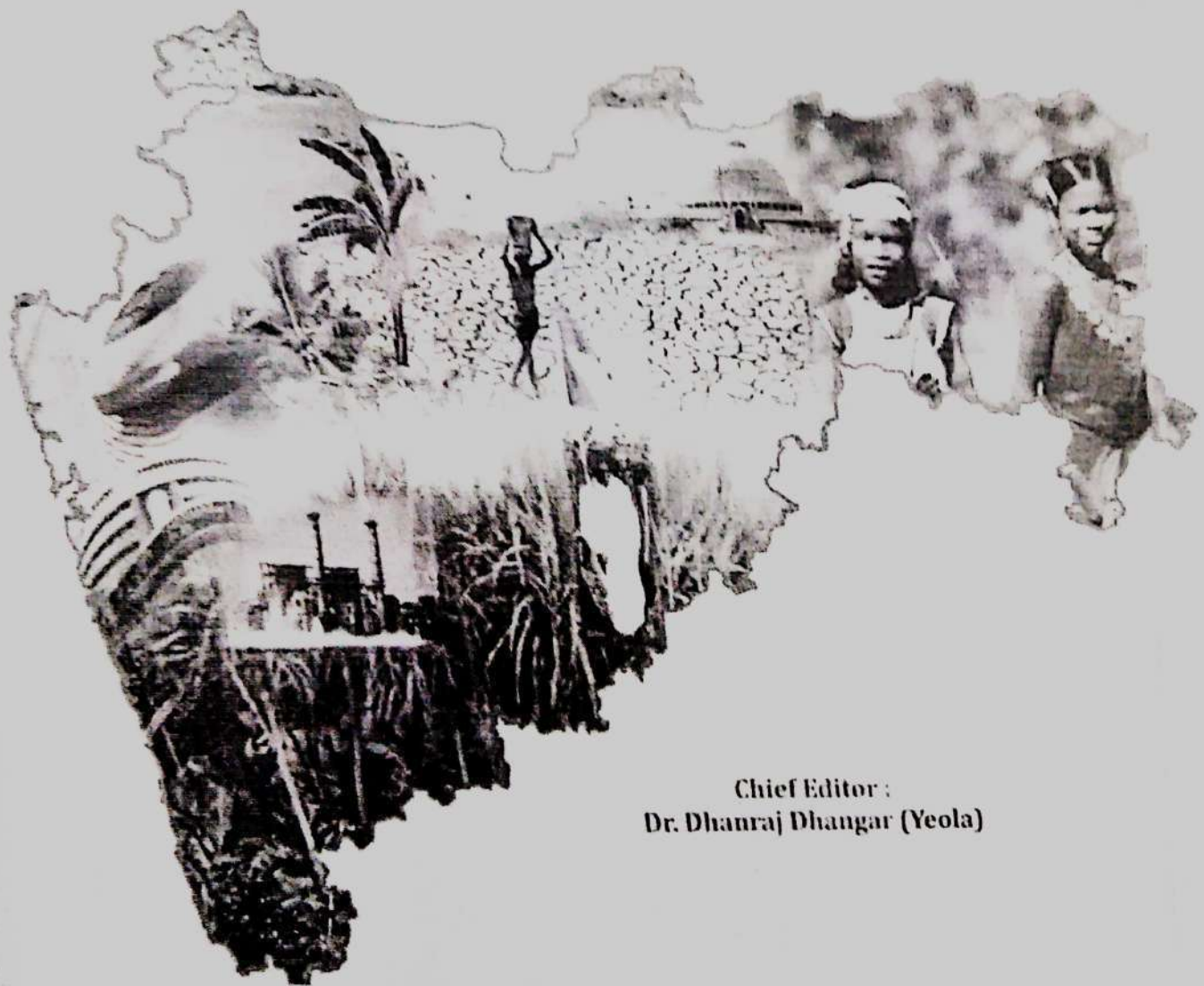
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✓ A Geographical Study of Literacy and Sex Ratio in Ahmadnagar District, Maharashtra State

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✓ **Dr. Ravindra Shinde**
Asst. Professor
Dr. D.Y. Patil Arts, Commerce and Science
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Abstract:

Decreasing number of females per thousand males is the crucial problem in so many countries, this problem could not solve in short period with any financial and physical help. This problem make imbalance in social structure in any region, and it make lootoff burden and on some part of society create problems. So many studies and expert says that the high literacy of population is support to increasing the ratio of females per thousand males. But some cases it is not true some other aspects should take consider which is also help to increase the sex ratio.

The present study focus on this issue as relation of literacy with sex ratio in total, scheduled cast and scheduled tribes population in Ahmadnagar district. For this study data were collected from district census hand book Ahmadnagar district. This study finds that not only but also cultural and social values are giving respect towards women is also positively affect to increasing in sex ratio in society. Some cultural programmes, equality, moral values and are the boost to increase in sex ratio. This study helps to researcher, planner in demographic area in different region.

Key words: Literacy, Sex ratio, population, social imbalance and equality.

Study Region

Ahmadnagar district is situated partly in upper Godavari basin and partly in Bhima basin occupying in central west part in Maharashtra state. It extends from $18^{\circ} 10'$ to $20^{\circ} 00'$ north latitudes and $73^{\circ} 30'$ to $75^{\circ} 37'$ east longitudes. The region with irregular shape and has 200 kilometers a length and width of 210 kilometers on 17,048 square kilometers





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1. Ecotourism in India

Asst. Prof. Dr. Gaikwad Archana

S.B.B. Alias Appasaheb Jedhe College, Pune-02.

Abstract

In present research paper, the study of recent trends in ecotourism in India, the potential India has in ecotourism, the scope, ecotourism in India has are studied. India is not recognized as an ecotourism destination, and therefore misses out on a large share of international tourism. For India to increase the share in the global market, a huge change towards responsible tourism models is required. Scientific research can provide the necessary impetus for policy legislation, consumer awareness, and avenues for financial investment.

Keywords:- Ecotourism, wildlife, Ecology, biodiversity

Introduction

Climate change is one of the major challenges the world is facing today. Nature faces the effects of climate change. If we the humanity do not acknowledge it and act upon it, and act very urgently, it can cause a irreparable damage to the mother earth. If acknowledged and acted upon in time, we can provide effective nature-based solutions to solving it. Human activities have already caused the climate to warm by approximately 1°C on average worldwide from the pre-industrial era. The current rate of emissions will lead to that number rising to 1.5°C in the near term, possibly as early as 2030. The term ecotourism emerged in the late 1980s as a direct result of the world's acknowledgment and reaction to sustainable and ecological practices. Ecotourism works towards the conservation of nature and Bio-diversity. It can be achieved by minimum destruction, environmental growth, adventure, and promoting sustainable ways of living on the planet. Ecotourism will forge new relationships between people and environment, and between peoples with different lifestyles. The change and stability will be achieved through these changes. This change is needed by most of those involved in ecotourism. Most of whom would like to see the improvement in the current situation it is in today. People want a change from their day to day busy life and would like to experience something special out of their routine life and it can get at only in special places. Those who are in the business wish to gain a livelihood and encourage tourists to visit before it is too late. India is one of the most diverse country in the world. Ecotourism in India is a thriving industry in the sustained glorious natural beauty of this country. The country has a biological gardens, zoos, tea plantations, and wildlife

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14. Recent Trends in Tourism Industry in India

Asst. Prof. Dr. Gaikwad Archana
S.B.B. Alias Appasaheb Jedhe College, Pune - 02.

Abstract

In present research paper, the study of recent trends in tourism in India, the statistical data showing the impact of these trends on the tourism Industry, change in the number of international visitors to India in recent times and emerging trends in tourism, the drawbacks, demands and expectations from the tourism industry and government are presented. In recent past, the traditional tourism industry has been seen changing the way it used to function, adapting to the new expectations and challenges resulting in rise in the number of tourists visiting India from 2013 and 2017. The government policies plays important role in this which can be seen with the Visa on arrival for more than 40 countries, and is expected to grow to 100 in recent future, which has also helped to grow the tourism in India. The new and affordable options for low budget travelers, promoting the newer options as Travel is seen as a mode of self-realization, exploration and experiencing different forms of lifestyles. Leisure travel is not a product of luxury but rather considered a necessity to consolidate one's energy. Making a time for leisure in business travel is also one of the new trends in tourism. Exploring Indian culture such as Yoga also among many of the new trends. There is still lot of room for the improvement which can further provide the boost to the tourism industry and we can see increase in the international visitors visiting India in near future. Overall increase of international tourists visiting India helps in increasing the employment, contribution of tourism industry in the country's GDP and inflow of foreign exchange to India.

Keywords:- Latest tourism trends, International visitors to India, Emerging trends.

Introduction

The diversity of India, from the Himalayas to the never ending deserts of Rajasthan, combination of vast beaches, high mountain ranges to the natural beauty of Kerala and the cultural intensity of Varanasi. A journey of a few hundred miles may make you believe that you've entered a new country. The distinct facial structures, language, dressing sense, eating habits shall leave you astounded. Indian heritage and culture is also one of the most read and researched subjects worldwide. It provides endless opportunities to travelers to explore and growth to the Tourism Industry. Tourism Industry, undoubtedly has been a formidable pillar as



✓ Sustainable Development and Agro-Tourism Potential in Pune District

✓ Thorat S.D.* and Suryawanshi R.S.**

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Abstract

Agriculture is the backbone of the Indian economy. About 60% people directly or indirectly depends upon agriculture. In developing countries like India, the farm size holding are small, the average is 1.46 acres. Agro-Tourism is an innovative agricultural activity related to tourism and agriculture. It has a great capacity to create additional source of income and employment opportunities to the farmers. Pune district is one of the major tourist centres in the India and there is large scope and great potential to develop Agro-tourism.

The present research paper is an attempt to analyse the sustainable development and potential of agro-tourism in Pune District Maharashtra. Agro-tourism is the emerging branch of tourism in India. It helped for sustainable development in rural area. Agro-tourism gives the opportunity to tourist to get aware with agricultural area, agricultural operations, local food and tradition of local area and support to economic development of farmers. The Pune district in Maharashtra state has many tourist destinations, but yet this district is not highlighted to large scale agro-tourism practices. It is mainly because of lack of facilities and low development of area. The present research paper focuses on find out the potential area for agro-tourism in Pune district.

RESEARCH JOURNEY

Keywords: Agro-tourism, employment opportunities, sustainable development.

Introduction

Tourism is inter-disciplinary subject for the study by nature. Tourism plays very important role in economic development on regional level. Now day's tourism is one of the fastest growing industries in the world. Today the concept of Agro-tourism is helpful to the farmers and people of urban and rural area. Agro-tourism is multi-activity and helped for sustainable development in rural area. In agro-tourism, tourist has the opportunities to get aware with agricultural area, agricultural operations, local food and tradition of local area. Tourists are closer to nature and rural activities, in which they can participate and feel the pleasure experience.

European countries (Belgium, Denmark, Greece, Netherlands, Portugal, Spain, Ireland, Great Britain, Italy, Austria, France and Germany had more than 10,000 farms enterprises involve with different tourism activities). Most of European countries have positive attitude towards Agri-tourism development because advantages of rural areas and their overall development. (Dr. Gopal 2008)

According to Agro-tourism world website, as of 2010, agriculture is the backbone of the Indian economy. About 85% of the population is directly or in directly depends on agriculture, whereas 26% GDP comes from agriculture. Agro-tourism creates additional incomes for farmers. Maharashtra is the 3rd largest state of India both in area and population. Maharashtra has 22368

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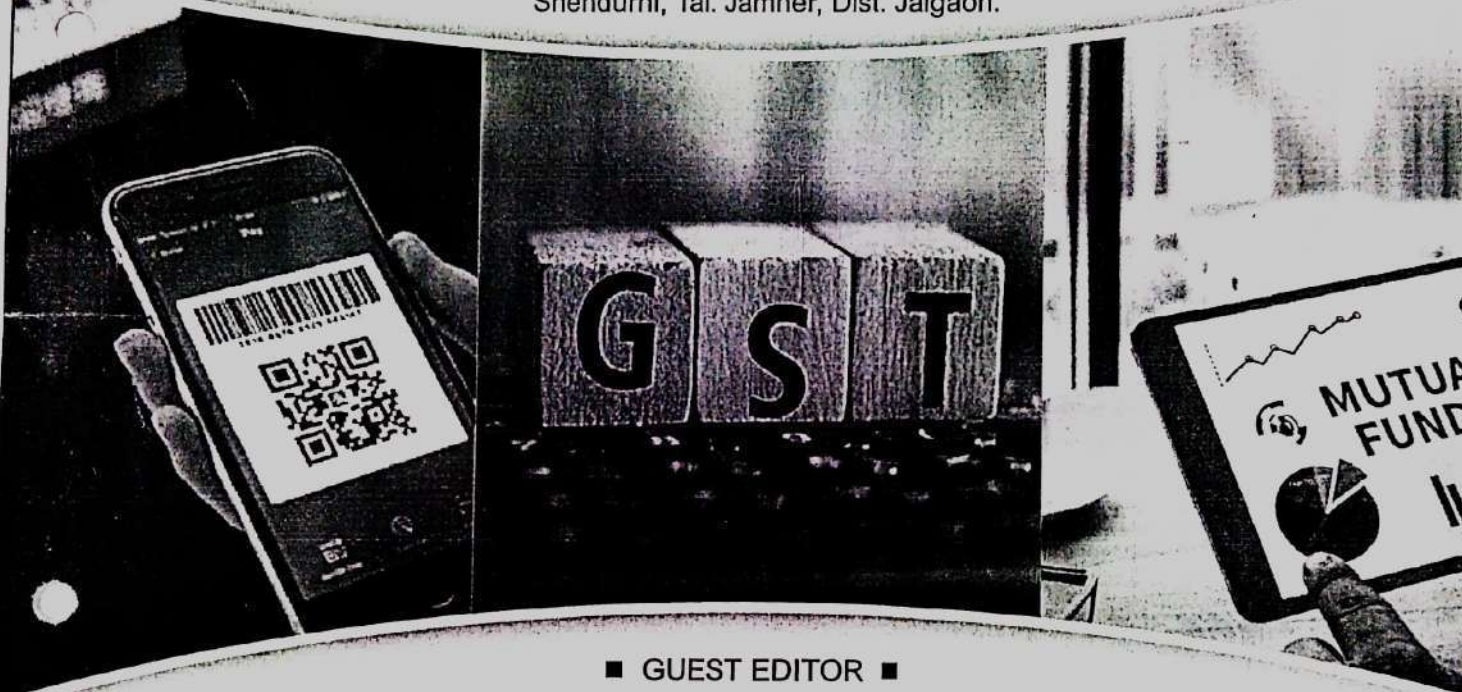
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Impact of GST on Indian Economy

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Abstract

The introduction of Goods and Services Tax (GST) would be a very significant step in the field of indirect tax. The cascading or double taxation effects could be reduced by combining many central and state taxes. Consumer's tax burden will approximately reduce to 25% to 30% after introduction of GST. After introduction of GST Indian products would become more competitive in the domestic and international markets. This tax would instantly encourage economic growth. GST with transparent feature will prove easier to administer. In this paper I try to attempt to spot the concept of GST & its current status in India. Paper gives information about GST. The study also aims to be familiar with the advantages and challenges of GST in Indian scenario.

Keyword Goods and services Tax, Gross domestic products, Budget, Development, Tax

1. INTRODUCTION

This large quantity of taxes at the State and Central levels has brought about a complex indirect tax structure in the nation that is ridden with concealed expenses for the trade and industry. Firstly, there is no consistency of assessment rates and structure crosswise over States. Also, there is falling of charges because of 'tax on tax'. No credit of excise duty and service tax paid at the phase of manufacture is available to the traders while paying the State level sales tax or VAT, and vice-versa. Further, no credit of State taxes paid in one State can be benefited in different States. Due this tax on tax prices of goods and services get unnaturally inflated. The arrangement of GST would stamp a reasonable take off from the plan of dissemination of monetary forces conceived in the Constitution. The proposed dual GST conceives tax assessment of the same assessable occasion, i.e., supply of products and enterprises, at the same time by both the Centre and the States. The credit of GST paid on input at each phase of value addition would be available for the discharge of GST liability on the output, thereby ensuring GST is charged only on the component of value addition at each stage. Indian indirect tax will become simpler after GST. It is expected to decrease cost of creation and inflation in the economy, accordingly making the Indian trade and industry more competitive, locally and additionally globally. It is likewise expected that arrangement of GST will encourage a typical or consistent Indian market and contribute essentially to the development of the economy.

2. LITERATURE REVIEW

Kausalya's Arthashastra: His works state that the taxes are often perceived to be a measure for raising resources for the government. In the primitive barter economies of the medieval period in Europe and even in ancient India, the primary objective of taxation was to raise resource for the economy.

Mukhopadhyay Sukumar (2005): His study reveals that Revenue growth is the most important aspect by which to judge the success of VAT in Haryana. The deemed growth of revenue estimated by the Commercial Tax Department of Haryana, however, has not taken into account a number of positive factors. As Haryana implemented VAT only in 2003, one year is too short a period to judge its efficiency from a revenue point of view. The conclusion is that the design of VAT introduced in Haryana is unexceptional

Nishitha Gupta (2014) in her study stated that implementation of GST in the Indian framework will lead to commercial benefits which were untouched by the VAT system and would essentially lead to economic development.

Jaiprakash (2014) in his research study mentioned that the GST at the Central and the State level are expected to give more relief to industry, trade, agriculture and consumers through a more comprehensive and wider coverage of input tax set-off and service tax setoff, subsuming of several taxes in the GST and phasing out of CST

Saravanan Venkadasalam (2014) has analysed the post effect of the goods and service tax (GST) on the national growth on ASEAN States using Least Squares Dummy Variable Model (LSDVM) in his research paper. He stated that seven of the ten ASEAN nations are already implementing the GST. He also suggested that the household final consumption expenditure and general government consumption expenditure are positively significantly related to the gross domestic product as required and support the economic theories. But the effect

of the post GST differs in countries

3. OBJECTIVE OF STUDY –

To collect information of current tax system and analysis of tax by GST

To study the concept of Goods and Services Tax (GST) and its impact on Indian economy.

To understand how GST will work in India.

To know the benefits of GST in India

4. RESEARCH METHODOLOGY

The study is based on Secondary data collected from various referred books, National & international Journals, government reports, publications from various websites which focused on various aspects of Goods and Service tax.

5. CONCEPT: -

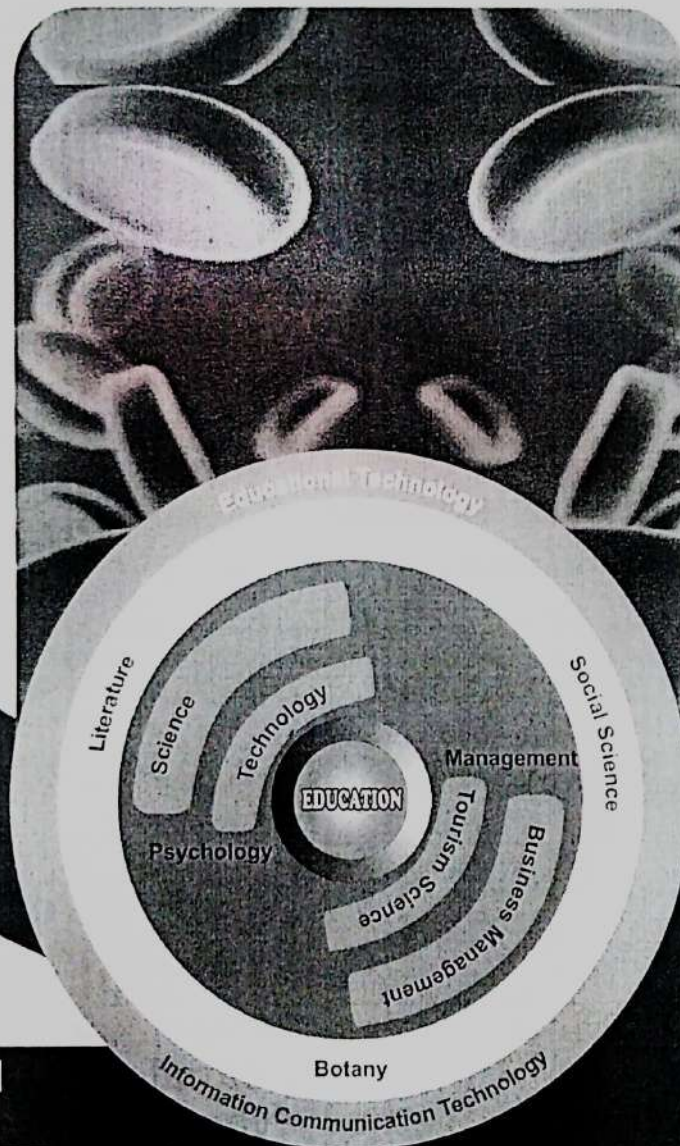
GST is an indirect tax which will include almost all the indirect taxes of central government and states governments into a uniform or whole tax. As the name suggests it will be levied on both goods and services at all the stages of value addition. It has dual model including central goods and service tax (CGST) and states goods and service tax (SGST). CGST will subsume indirect taxes like central excise duty, central sales tax, service tax, special additional duty on customs; counter veiling duties whereas indirect taxes of state governments like state vat, purchase tax, luxury tax, octroi, tax on lottery and



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EFFECTS OF DEMONETIZATION ON INDIAN ECONOMY

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INTRODUCTION: Demonetization means withdrawing the legal tender rights of any denomination of currency. Units of money have deprived the status of legal tender. Demonetization is an act of taking away the legal tender rights of any currency. The units of currency will not be considered as valid currency. Demonetization is the process of ceasing a unit of money of its status as legal tender. Demonetization is a necessary condition for changing the old currency with the new units of money... It may involve the introduction of new notes or coins of the same denomination or completely new denomination. The currency has been demonetised thrice in India. The first Demonetization was on 12th January 1946 (Saturday), second on 16th January 1978 (Monday) and the third was on 8th November 2016 (Tuesday). The government believe that this currency ban is required for the four main reasons. To control inflation, to fight against corruption, to remove counterfeit currency and to discourage the cash transaction. Developing country like India has to find the solution to come out of the problems like this for the betterment of the country. The government needed to keep the decision secret so that the tax evaders would not be aware of this clean-up mission before the announcement of demonetization took place

Keywords: *Digital economy, Indian Economy, Currency, Demonetization, Cashless transaction.*

❖ **OBJECTIVE OF THE STUDY:**

1. To understand meaning and reasons of demonetization.
2. To study the sector-wise impact of demonetization.
3. To study the positive and negative impacts of demonetization

❖ **Reasons of Demonetization:**

1. **Black money:** Demonetization was a bold and revolutionary action taken by the government of India to curb black money and one that will have the deep impact on the parallel economy in the country. Pockets and persons with black money can be identified with this move. A few businesses like property dealers, jewellers, foreign currency dealers, private money lenders generally hold huge amounts of unaccounted money in form of currency notes. Such unaccounted money had created a parallel economy in the country. Such illegal money has reached the bank accounts through direct or indirect channels.

2. **Online transactions:** Demonetization's motto was to encourage the cashless/digital economy. More and more cash-less or less-cash transactions will lead to more disclosure of income which will increase the direct tax collections. With a reduction in cash transactions,