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
*International Conference on*  
**Innovative Concepts in Commerce, Management and Computer Science**


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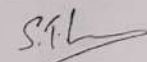
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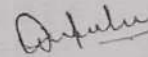
This is to certify that Dr. Yussraj Thosar of  
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and presented the paper entitled "Impact of Technological Change In Banking  
Sector with Special Reference To Automatic Teller Machine  
(ATM)"

at the International Conference on "Innovative Concepts in Commerce, Management and Computer  
Science" held on 13th and 14th January 2017 at Poona College of Arts, Science & Commerce, Camp, Pune,  
(MS) INDIA.

  
**Principal**  
Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

  
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150  
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56

359

डॉ. ज्योती माने

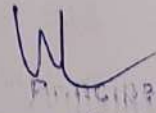
हजुरपागा महिला वाणिज्य महाविद्यालय

पुणे

राजश्री शाहू महाराज, महात्मा फुले आणि डॉ बाबासाहेब आंबेडकर यांचे  
शैक्षणिक योगदान

प्रस्तावना :

पूर्वीच्या काली शिक्षण हि ठराविक लोकांची मक्तेदारी होती. बहुजन समाजाला शिक्षण घेण्याचा अधिकार नव्हता. पण महात्मा फुले , शाहू महाराज आणि डॉ आंबेडकर यांनी शिक्षणाचे महत्व ओळखले होते शिक्षण हा आयुष्याचा पाया आहे. समाजपरिवर्तन करायचे असेल तर शिक्षणाशिवाय पर्याय नाही. माणूस शिकला तरच तो गुलामगिरी झुगारून देऊ शकतो स्वतःचा विकास करू शकतो हे या तज्ज्ञ लोकांनी जाणले होते. महात्मा फुलेंनी पहिली शाळा काढून शिक्षणाची दारे सर्वांसाठी खुली केली होती, तर शाहू महाराजांनी सर्वांना मोफत व सक्तीचे शिक्षण देण्याचा कायदा केला होता. डॉ आंबेडकरांनी शिक्षणाचे सार्वत्रीकरण होण्यासाठी घटनेच्या ४५ व्या कलमा नुसार ६ ते १४ वयोगटातील मुलामुलींना सक्तीचे व मोफत शिक्षण देण्याची घटनात्मक तरतूद केली होती. सदर संशोधनामध्ये महात्मा फुले , शाहू महाराज आणि डॉ आंबेडकर यांच्या शैक्षणिक कार्याचा आढावा घेण्याचा प्रयत्न केला आहे.



Huzurpaga Mahila Vanijya  
Mahavidyalaya, Pune-30.

उद्दीष्टे

- १) महात्मा फुले यांचे शैक्षणिक योगदान अभ्यासाने.
- २) शाहू महाराज यांचे शैक्षणिक योगदान अभ्यासाने.
- ३) डॉ बाबासाहेब आंबेडकर यांचे शैक्षणिक योगदान अभ्यासाने.

व्याप्ती :

सादर संशोधन दुय्यम स्तोत्रातून उपलब्ध झालेल्या माहितीच्या आधारे आहे

### महात्मा फुले यांचे शैक्षणिक योगदान

प्रथम शिक्षण प्रसाराचे कार्य महात्मा ज्योतिराव फुले यांनी हाती घेतले होते. त्यांचे शिक्षण विषयक विचार अत्यंत परखड होते. स्त्री शिक्षणाची जबाबदारी शासनाने अग्रक्रमाने स्वीकारावी असे आवाहन करून ते थांबले नाहीत तर स्वतःच मुलींसाठी शाळा काढून जाणीव जागृतीचे कार्य यांनी सुरु केले. "शिक्षणाच्या अभावी माणूस नैतिक -बौद्धिक दृष्ट्या पंगू होतो शिवाय व्यावहारिक क्षेत्रात त्याची पीछेहाट होते. जे शिकत नाहीत ते दुसऱ्याच्या ओंजळीने पाणी पितात स्वतः विचार करू शकत नाहीत" असे त्यांचे मत होते. लोकहिताच्या व सामाजिक प्रगतीसाठी ज्ञानाचा उपयोग व्हावा, शिक्षणातून समाज जीवनाला योग्य दिशा मिळावी, व त्यातून चारीत्र्याची पायाभरणी व्हावी. प्रत्येकाला शिक्षण मिळावे अशी जोतिबांनी शिफारस केली होती. प्रथम त्यांनी आपल्या पत्नी सावित्रीबाई फुले याना शिक्षित केले होते



१९४८ साली पुण्यातील बुधवार पेठेतील भिडे वाड्यात महात्मा फुले यांनी पहिली मुलींची शाळा काढली. ही शाळा काढल्याने गावातील सारे लोक खवळून उठले. स्त्रियांना स्वातंत्र्य आसू नये त्यांना शिक्षण दिल्याने अनर्थ ओढवेल अशी त्या काळाच्या लोकांची समजूत होती. स्त्रीशिक्षणासारख्या पवित्र कार्यास त्यांना चोहोकडून विरोध होता. ज्योतीबांच्या चिकाटीने मुलींची संख्या वाढू लागली होती म्हणून त्यांनी आपल्या पत्नी सावित्रीबाई फुले यांना शिक्षणाच्या कामात मदतीला घेतले. समाजकंटकांनी त्या मातेला शेणाचे गोळे अंगावर टाकून त्रास दिला. अज्ञानामुळे जनतेने जरी या महान कार्याची किंमत केली नसली तरी या कर्मवीरांचे कार्य इतके उच्च होते कि विद्या विभूषित अशा परकीय सरकारास त्यांचा गौरव केल्या शिवाय राहवले नाही. १९५२ साली मुंबई सरकारने पुण्यात विश्रामबागेत दरबार भरून २०० रुपये किमतीची शाल देऊन त्यांचा सत्कार केला

विश्रामबागेतील फुल्यांच्या भाषणाचा सरकारवर इतका परिणाम झाला कि लगेच सरकारने महाराष्ट्रात मुलींना शिक्षण देण्याची नवीन योजना सुरु करून ताबडतोब अंमलबजावणी सुरु केली.

महात्मा जोतीराव फुले शिक्षणाचे महत्व सांगताना म्हणतात :

"विद्येविना माती गेली, मती विना नीती गेली,

नीती विना गती गेली, गती विना वित्त गेले ,

वित्तेविना शूद्र खचले

इतके अनर्थ एका अविद्येने केले.

ब्रिटिशांनी सुरु केलेली शिक्षण पद्धती खालील कारणामुळे फुलेंना असमाधान कारक वाटली होती.

- १) उच्चवर्गीयांच्या उच्च शिक्षणावर अतोनात खर्च करण्यातून सर्वसामान्यांवर अन्याय होतो. हे त्यांनी राजकर्त्यांच्या लक्षात आणून दिले होते.
- २) शासन प्रशासनातील सर्व वरिष्ठ पदे उच्च विद्याविभूषित ब्राम्हण समाजाला मिळतील व त्यांचीच मक्तेदारी निर्माण होते.
- ३) सरकारी शिक्षण व्यवस्थेतून मिळणारे शिक्षण हे फारच पुस्तकी आणि दैनंदिन जीवनाच्या गरजांशी मुळीच संदर्भ नसलेले आहे - भोळे भा ल (पण न ४५, ४६ ) २००७
- ४) शिक्षण व्यवस्थेत शूद्र मुलामुलींची आभाळ होते.

कनिष्ठ जातींमधून प्रशिक्षक निर्माण केल्यास ते स्वजातीय मुलांना शिकण्याची गोडी लावतील. ते मुलांना जीवनाबद्दल शिक्षण देतील असे मत ज्योतिरावांचे होते.

ज्योतिराव फुले याना गतिहीन, कुचकामी समाजाची चौकाट फेकून देऊन त्या जागी नवमूल्यांची त्यांना स्थापना करावयाची होती त्या साठी त्यांनी प्रत्येक क्षेत्रात हिरीरीने भाग घेतला. मग तो स्त्रियांसाठी व अस्पृश्यासाठी पहिली शाळा उघडण्याचा उपक्रम असो किंवा दुष्काळात गरिबांना मदत करण्याचा प्रसंग असो प्रत्येक कार्याला त्यांचा वास्तवतेचा स्पर्श झाला. सत्यशोधक समाजाची स्थापना करून त्यांनी समाजाला मार्गदर्शन करण्याचा प्रयत्न केला

## राजश्री शाहू महाराज यांचे शैक्षणिक योगदान

महात्मा फुल्याप्रमाणेच शाहू महाराजांनी सुद्धा शिक्षणाला महत्व दिले आहे. बहुजनांचा विकास करायचा असेल तर शिक्षणा शिवाय पर्याय नाही हे त्यांनी ओळखले होते. शिक्षण नसेल तर माणूस स्वतः हरवून बसतो. म्हणून त्यांनी स्वतः कोल्हापुरात वसतिगृहाचे जाळे निर्माण केले. तसेच शिक्षण सक्तीचे केले. कृषी व तंत्र शिक्षणाला चालना दिली. शिक्षणाची सक्ती मोडणाऱ्या पालकांवर दंड आकारणी सुरु केली. गावोगावी शाळा सुरु करण्यासाठी गरज पडल्यास श्रीमंतावर अधिक कर बसवावा लागला तरी चालेल असा निर्धार केला. २५ जुलै १९१० ला मोफत शिक्षणाचा कायदा केला. १८९४ मध्ये २२४ शाळा होत्या तर १९२२ मध्ये त्या ५५९ झाल्या. अस्पृश्य विद्यार्थ्यांची संख्या २३४ वरून २१६२ वर गेली. मुलींच्या शाळा २५ होत्या त्या ३३ झाल्या. शिक्षणाचा खर्च एक लाख वरून तीन लाखावर केला गेला. शाहू महाराजांच्या काळात शिक्षणाचा वेग चक्रावून टाकणारा आहे. फक्त आपल्या संस्थानातच नाही तर पुणे, नाशिक, नगर, मुंबईत हजारो रुपयांच्या देणग्या दिल्या. समाजाने शिकावे, गुलामगिरीतून मुक्त व्हावा हीच भावना त्यामागे होती. मुलांबरोबर मुलींनी शिक्षण घ्यावे या साठी कोल्हापूर वसतिगृहाचे शहर झाले. तेथे वीस जातीसाठी वीस वसतिगृह महाराजांनी चालू केलीत. मुलींनी शिकावे या साठी वेगवेगळे प्रयत्न केले. राजाराम कॉलेज मध्ये त्यांनी मुलींना शैक्षणिक फी माफ केली. वेगवेगळ्या समित्या स्थापन केल्या. १९१९ पासून त्यांच्या राहण्याची व जेवणाची मोफत सोय करण्यात आली. पुस्तक पेढी योजना सुरु करण्यात आली.

मुलींच्या शिक्षणाला अधिक प्रोत्साहन देण्यासाठी महाराजांनी अनेक स्वतंत्र शाळा काढल्या. शिक्षणासाठी मुलींना प्रवास करून शहरात यावे लागू नये म्हणून ग्रामीण भागात स्वतंत्र शाळा काढल्या.



आज मुलींना शिक्षणा साठी प्रोत्साहन देण्याकरीता सावित्रीबाई फुले दत्तक पालक योजना आहे. फी माफ आहे. पुस्तके मोफत मिळतात. पण महाराजांनी १०० वर्षा पूर्वी या सर्व गोष्टी केल्या होत्या हुशार मुलींसाठी महाराजांनी वेगवेगळ्या शिष्यवृत्त्या ठेवल्या होत्या. स्त्री शिकली कि कुटुंब शिकते आणि सर्व स्त्रिया शिकल्या कि सारा समाज शहाणा होतो हे महात्मा फुल्यांचे तत्व महाराजांनी अंगिकारले होते. रखमाबाई केलेवकर यांची मुलगी कृष्णाबाई हिला महाराजांनी मुंबईला कॉलेज ला पाठवून डॉक्टर बनवले होते.

महाराजांनी आपल्या सुनेला जी लहान वयातच विधवा झाली होती त्यांनाही समाजाचा विरोध झुगारून शिक्षण देण्याचा निर्णय घेतला होता.

स्त्री उद्धाराचे जे प्रयत्न शाहू महाराज करवीर नगरीत करत होते तसे प्रयत्न डॉ. बाबासाहेब आंबेडकराण राष्ट्रीय पातळीवर करावयाचे होते. महात्मा फुल्यांची काही स्वप्ने शाहू महाराजांनी आपल्या संस्थानात साकारली. आणि शाहू महाराजांना जे संस्थानाबाहेर करणे सहज शक्य नव्हते ते डॉ आंबेडकरांनी केले.

हिंदू कोड बिल म्हणजे भारतातील सर्व महिलांचेच नाही तर महात्मा फुले आणि शाहू महाराज यांचेही स्वप्न होते.



## डॉ बाबासाहेब आंबेडकर यांचे शैक्षणिक योगदान

डॉ आंबेडकर यांनी गौतम बुद्ध, संत कबीर आणि महात्मा फुले यांना गुरु मानले होते. तसेच विद्या, विनय आणि शील ही तीन दैवत मनात होते आणि या तिन्ही दैवतांची आराधना शिक्षणानेच पूर्ण होईल शिक्षण ही विकासाची पायवाट आहे असे त्यांचे मत होते. स्वातंत्र, समता आणि बंधुता ह्यांचे महत्व शिक्षणातूनच लोकांना कळेल आसा त्यांचा विश्वास होता. म्हणूनच त्यांनी शूद्र आणि स्त्रिया यांच्या शिक्षणाचा आग्रह धरला. शिक्षण ही अनन, वस्त्र, निवारा या तीन गरजांसारखीच मूलभूत गरज आहे असे त्यांचे मत होते. शिक्षणाचे महत्व पटून देताना डॉ आंबेडकर म्हणतात कि शिक्षण हा आयुष्याचा पाया आहे. सामाजिक परिवर्तन घडवून आणण्यासाठी पूर्ण देशभर शिक्षणाविषयी जागर जागृती केली. बहुजन समाजाला शिक्षणाची संधी मिळावी म्हणून कायदेशीर तरतूद केली होती. डॉ आंबेडकरांनी शिक्षणाचे सार्वत्रीकरण होण्यासाठी घटनेच्या ४५ व्या कलाम नुसार ६ ते १४ वयोगटातील मुलामुलींना सक्तीचे व मोफत शिक्षण देण्याची घटनात्मक तरतूद केली होती डॉ आंबेडकर यांना शिक्षणाचे महत्व महात्मा फुले, सावित्रीबाई फुले आणि शाहू महाराज यांच्या कार्यातून पटले होते,

डॉ आंबेडकर यांना शिक्षण हे ऐहिक हिताचे वाटत होते. सर्व प्रकारच्या विषमता दूर करण्यासाठी आणि सामाजिक लोकशाही प्राप्त करून घेण्यासाठी शिक्षण हा एक राजमार्ग आहे हे त्यांनी ओळखले होते. शिक्षणाचा हेतू नैतिकीकरण आणि सामाजिकीकरण करणे हा आहे असे त्यांचे मत होते. बहुजनांमध्ये शिक्षणाचा प्रसार करण्यासाठी त्यांनी अनेक साधनांचा उपयोग करण्याचा प्रयत्न केला होता. १९२४ मध्ये अस्पृश्यांच्या उद्धारासाठी डॉ आंबेडकर यांनी 'बहिष्कृत हितकारिणी' सभेची स्थापना केली. शिका, संघटित व्हा, संघर्ष करा ही त्रिसूत्री 'बहिष्कृत हितकारिणी' सभेची होती. वसतिगृह उघडून दलित मध्ये

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शिक्षणाचा प्रसार करणे, वाचनालये समाजकेंद्र उघडून दलित वर्गामध्ये संस्कृतीच्या प्रसाराचे प्रचालन करणे आणि औद्योगिक व कृषी शाळा सुरु करून दलित वर्गाच्या आर्थिक स्थिती मध्ये सुधारणा करणे हि बहिष्कृत हितकारिणी ची उद्दिष्टे होती.

१९२५ मध्ये बहिष्कृत हितकारिणी सभेने दलितवर्गाच्या हायस्कूल मधील मुलांसाठी सोलापूर येथे वासतिगृह सुरु करून त्यांना लागणारे कपडे, लेखन साहित्य, जेवण याचा खर्च केला. विद्यार्थ्यांच्या मनात ज्ञान व विद्या तसेच समाजकार्य याची आवड निर्माण व्हावी या साठी बहिष्कृत हितकारिणी सभेने दलित वर्ग साठी एक संस्था स्थापन केली. तसेच 'सरस्वती विलास' नावाचे मासिक सुरु केले. १९२८ मध्ये शालेय शिक्षण भक्कम पायावर संघटित करण्यासाठी डॉ आंबेडकर यांनी दलितवर्ग शिक्षण संस्थेची स्थापना केली.

दलित वर्गाच्या विद्यार्थ्यांच्या कल्याणासाठी जे माध्यमिक शालेय शिक्षणाचा भर सहन करायला असमर्थ होते त्यांना वासतिगृह पुरवण्याच्या कार्यात दलितवर्ग शिक्षण संस्थेला मदत करण्याचे आवाहन त्यांनी मुंबई शासनाला केले होते. त्यानुसार शासनाने मंजूरी देऊन विद्यार्थ्यांच्या भल्यासाठी पाच वसतिगृह काढली.

अनुसूचित जाती मध्ये उच्च शिक्षणाचे प्रचालन करण्यासाठी डॉ बाबासाहेब आंबेडकरांनी ८ जुलै १९४५ ला पीपल्स एडुकेशन सोसायटी ची स्थापना केली. सोसायटीने २० जून १९४६ रोजी सिद्धार्थ कला आणि विज्ञान महाविद्यालय सुरु करून भारतातील एक अग्रगण्य महाविद्यालय असल्याचे सिद्ध केले.

आपल्या जीवनकाळामध्ये आंबेडकरांनी १९५० साली औरंगाबाद येथे मिलिंद कला आणि विज्ञान महाविद्यालय सुरु केले.

डॉ आंबेडकर ज्ञान हे तलवारी सारखे होते त्यांना चांगल्या आणि वाईट कारणासाठी उपयोग करता येत होता म्हणून त्यांचा आग्रह होता कि ज्ञानाला चारित्र्याची जोड मिळाली पाहिजे.

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सारांश : महात्मा फुले, शाहू महाराज आणि डॉ बाबासाहेब आंबेडकर यांच्या शैक्षणिक तत्वज्ञानात जी मध्यवर्ती भूमिका स्पष्ट होते ती बरीचशी सामान्य अशी आहे. शिक्षण समाज परिवर्तनाचे प्रभावी साधन असल्याने शिक्षणाचा प्रसार नवसमाज निर्मितीसाठी अटळ आहे असे त्या तिन्हीही शिक्षणतज्ञांच्या तत्वज्ञानातून दिसून येते. त्यांनी मांडलेले शैक्षणिक विचार परस्पर पूरक ठरल्याने महाराष्ट्रातील शैक्षणिक चळवळीला एक वेगळे योगदान प्राप्त झाले आहे

सूची

डॉ बाबासाहेब आंबेडकर गौरव ग्रंथ

क्रांतीसूक्ते राजेश्री शाहू महाराज - डॉ एस एस भोसले

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संपादक

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डॉ. शोभा इंगवले

Huzurpoo Mahila Vanijya  
Mahavidyalaya, Pune-30.



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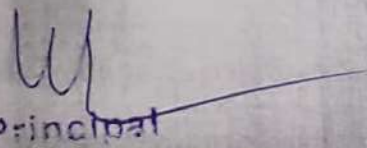
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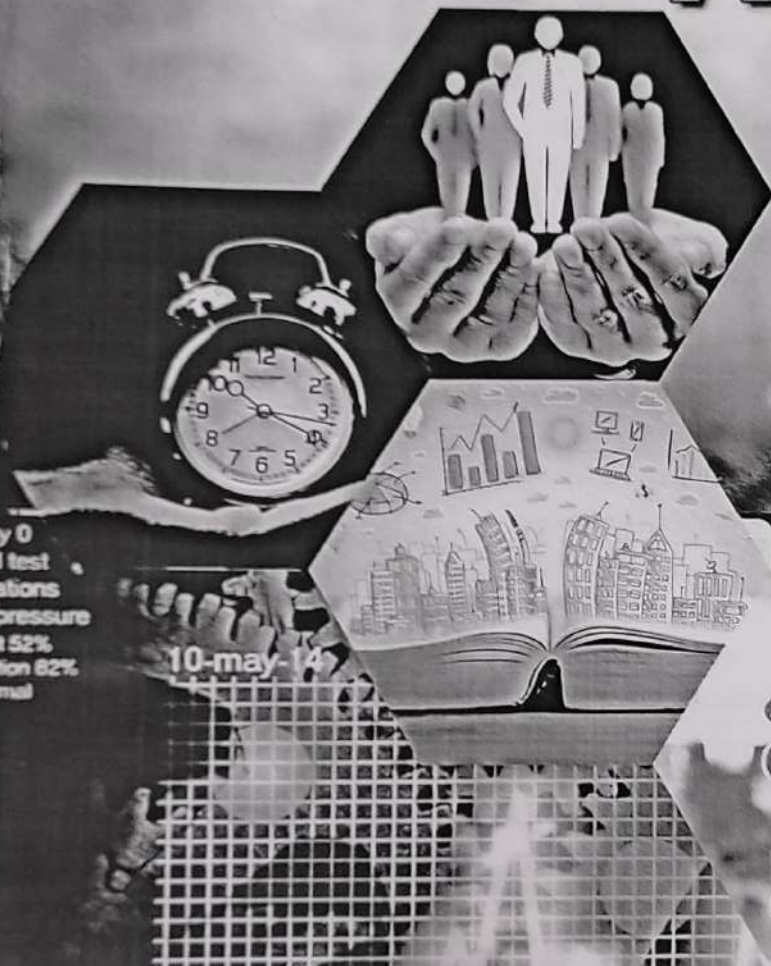


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*Rupali Sheth*  
Dr. Rupali sheth

## 7. Awareness Related Using of LED Bulbs to Protect Environment (With Special Reference to Mulshi Taluka in Pune City)

**Dr. Rupali Sheth**

Huzurpaga Mahila Vanijya Mahavidalaya.

**Prof. Asmita Kulkarni**

Huzurpaga Mahila Vanijya Mahavidalaya.

### Abstract

LED, are of course nothing ne. The technology has been around since the early 1900's According to the US Department of Energy, light consumes over 14%of all the electricity we use. If you are lighting a room with traditional bulbs, a significant portion of what you are paying for on your electric bill is countering the heat created by the inefficient of seriously antiquated lighting technology. More efficient LED lighting can last much longer up to 20 years after using 8 hours a day. LED are durable it emits zero UV emission and ecologically efficient. LED's are also recyclables. They allow reduction of carbon footprints up to 33%. LED consumes 90% less power than traditional bulbs. LED requires fraction of energy used by traditional bulbs. It also generates only fraction of heat. LED lighting is a major advancement in energy efficiency, durability and reliability. This is due to their material and construction. Researcher has collected data from some villages of Mulshi Taluka and checked the awareness related to using of LED bulbs. This Research paper will highlights on points such as methodology, data analysis, finding and suggestion

**Key Words:** LED, Environment Protection, CFL, Incandescent lamps, Carbon Footprints.

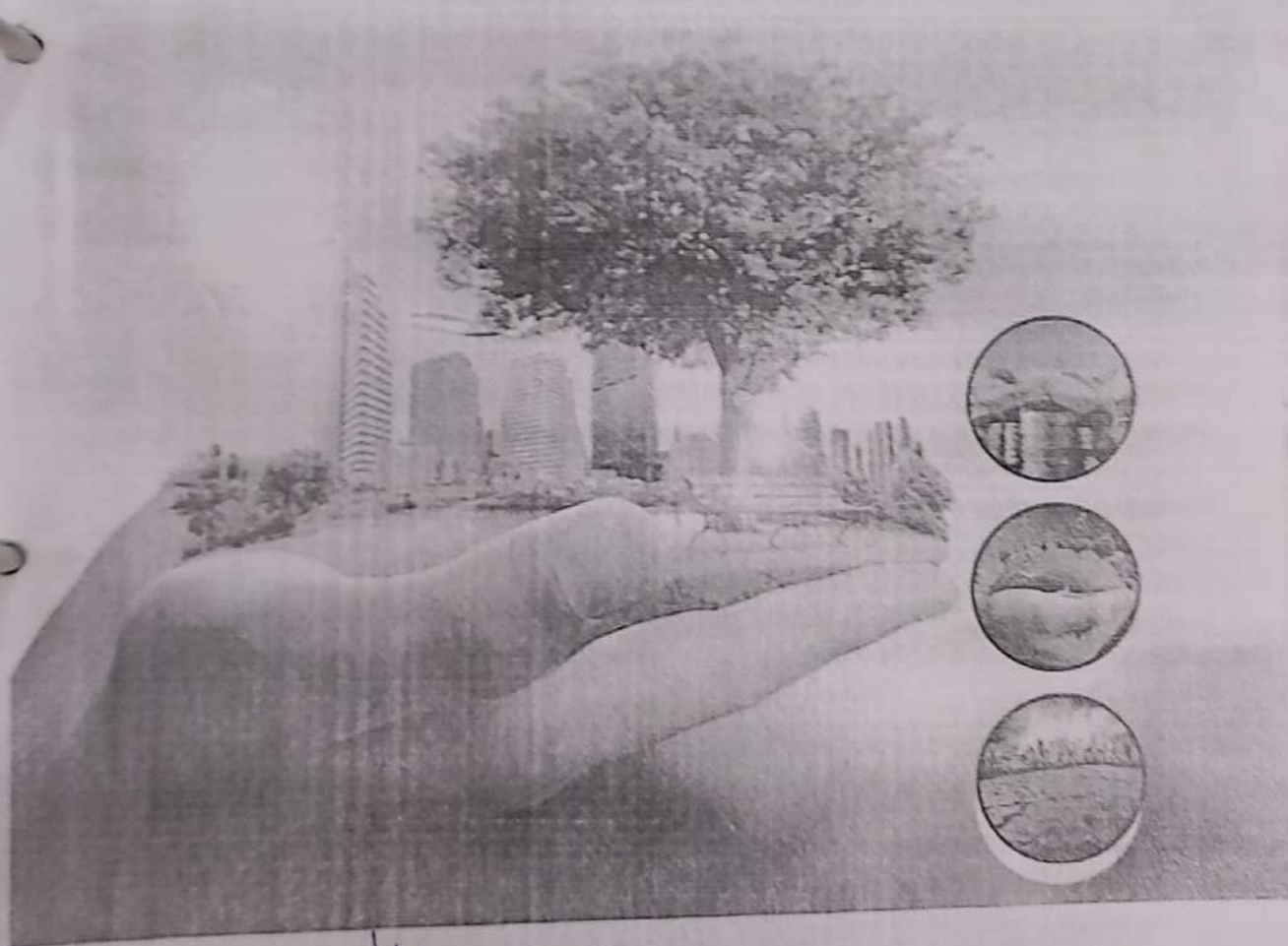
### Introduction

There is dire need of energy saving in a developing country like India. For generating electricity sizable funds are required. In India domestic saving of energy is very less. Therefore, one of the various alternatives is to save on the energy as it is as good as generating electricity without much investment. In villages people are less awarded about Energy Efficient Lights. It is <sup>four</sup> that all energy saving schemes are implemented at commercial level by professionals.

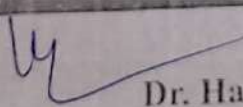
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# SOCIAL ACCOUNTING FOR SUSTAINABLE SOCIAL DEVELOPMENT

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## ABSTRACT

Social accounting may be defined as identification and recording of business activities regarding social responsibility. Business is a socio-economic activity and it draws its inputs from the society, hence its objective should be the welfare of the society. It should have a responsibility towards solving many of the social problems. In the present age of growing technological, economic, cultural and social awareness, the accounting has to accomplish its social function. Social accounting is very important tool to measure the performance of any company in view of social responsibility. The act of social accounting leads to sustainable social development. This research paper attempts to disclose role of social accounting in sustainable social development.

Keywords: Social Accounting, Corporate Social Responsibility (CSR), Sustainability.

## INTRODUCTION

Social responsibility concept is the one of the important concept of management. It is the duty of enterprise to do some social activities for completing their social responsibility.

Corporate social Responsibility is a concept which has become dominant in business reporting. Every organization has a policy for corporate social responsibility. In this regard one of the major enlargement areas within accounting in the last decades is social accounting for the society which has generated attention beyond the limits of accounting academics and professional accountants of developed countries. Changing environments and social parameters have compelled business enterprises to account and report information with regard to discharge of their social responsibilities. Social Accounting, also known as Social Responsibility Accounting, Socio-Economic Accounting, Social Reporting and Social Audit, aims to measure and inform the general public about the social welfare activities undertaken by the enterprise and their effects on the society. Social accounting is very important tool to measure the performance of any company in view of social responsibility.

## DEFINITIONS OF SOCIAL ACCOUNTING

Social accounting is the process of communicating the social and environmental effects of organizations' economic actions to particular interest groups within society



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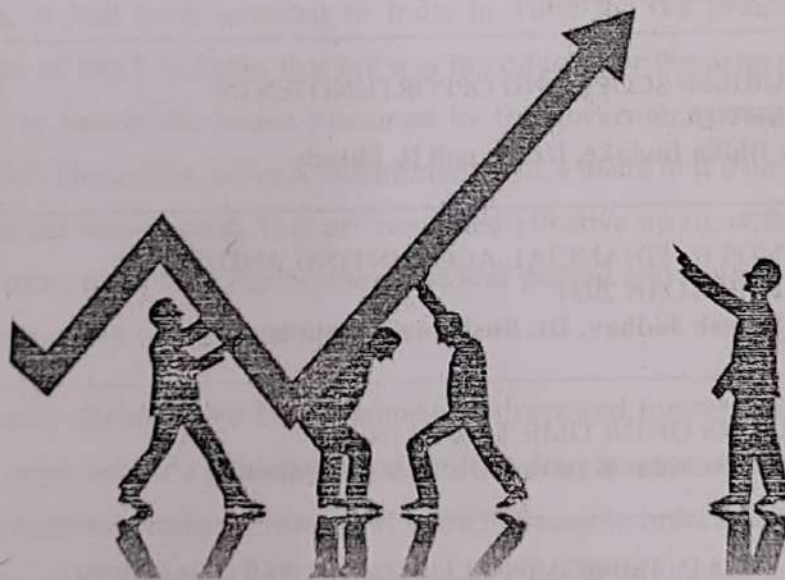
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## Tax Reforms of Income Tax in India

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### Abstract:

This paper focuses and provides major tax reforms in income tax. One of the most important reasons for recent tax reforms in many developing and transitional economies has been to evolve a tax system to meet the requirements of international competition (Patil 1992). The transition from a predominantly centrally planned development strategy to market based resource allocation has changed the perspective of the role of the state in development. The transition from a public sector based, heavy industry dominated, import substituting industrialization strategy to one of allocating resources according to market signals has necessitated systemic changes in the tax system. In an export-led open economy, the tax system should not only raise the necessary revenues to provide the social and physical infrastructure but also minimize distortions. Thus, the tax system has to adjust to the requirements of a market economy to ensure international competitiveness.

**Keywords:** Taxation, Income Tax, Tax Reforms, Tax Compliance, Revenue Collection, Income Tax Return etc.

### Introduction:

There are references for taxes in ancient writings like Manusmriti and Kautilya Arthashastra. It had been initiated in India in 1860 for the primary time to defeat the financial crisis of 1857. In India, this tax was introduced for the primary time in 1860, by Sir Wilson so as to satisfy the losses sustained by the government on account of the Military Mutiny of 1857. Thereafter, several amendments were made in it from time to time. In 1886, a separate tax act was passed. This act remained effective up to, with various amendments from time to time. In 1918, a replacement tax was passed and again it had been replaced by another new act which was passed in 1922.

Taxes are broadly divided into two categories- Direct and Indirect taxes. Income tax could even be a tax imposed on a private. Estate and wealth tax were also direct taxes, however, these are abolished now Indirect taxes that were imposed in India are customs, central excise duty, service tax, sales tax, and VAT. As of now GST has been implemented and has made all the other indirect taxes obsolete.

Income tax department is one among the departments of Ministry of Finance, government of India. This department has inherited existence in 1860. The department followed this act just

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for 5 years and therefore the second act came effective in 1865. There have been many changes during this act as compared to the primary act. With this act the tax department started working with new concepts of agriculture income. However, the first story of tax came into existence in 1922 with the implementation of tax 1922. It showed the major changes from the last act by imposing the fees within the year of assessment on the income of last year. After this, in 1956 the government revised this act with few changes keeping the first in its format. For its review, a committee was formed by the govt. This committee made few changes and submitted the tax bill in Loksabha during 1961. The president accepted the bill on 13th September, 1961. Since 1961, government has been using this act for running Indian taxation system.

The system identified few important facts that tax payment decreases when tax saves investment increases alongside the income and employees preferred to take a position in life assurance Corporation, provident fund and national saving certificate. Tax is an annual tax on income.

The Indian Tax Act (section 4) provides that in respect of the whole income of the previous year of every person, the tax shall be charged for the corresponding assessment year at the rates laid down by the finance act for that assessment year. Section 14 of the tax act, 1961 further provides that for the aim of charge of tax and computation of total income shall be classified under the next heads of income: salaries, income from house property, profits and gains from business or profession, capital gains, income from other sources. The entire income from all the above five heads of income is calculated in accordance with the supply of the act as they stand on the primary day of April of any assessment year. The tax department is responsible for all activities related to the taxation process.

The tax department is governed by the Central Board of Direct Taxes (CBDT) and may be a component of the Department of Revenue under the Ministry of Finance, Government of India. The department desired a system which may make the tactic of filing of tax returns (ITRs) easier for taxpayers also as reduce the time required for data entry at their endways receipt of the ITRs. Taxation is a crucial source of revenue to the govt. Tax is "a major source of state revenue everywhere the world". Taxation as a fiscal tool could be wanted to reinforce a nation's development process and its economic activities, thereby improving the overall level of prosperity and economic well-being of the whole citizenry. When the taxpayers pay



their taxes, the government is accountable to the citizens and is accountable to form budget decisions accessible and transparent.

### Definitions:

#### Income Tax:

Tax is that the mandatory financial charge demand by the govt. on pay, product, administrations, exercises or exchange. Taxes are the essential modes of income for the government which are used for the welfare of the overall population of the state through government strategies, arrangements, and practices. Tax is annual charge levied on both earned income (wages, salaries, commission) and unearned income (dividends, interest, rents).

#### Assessment year and previous year:

As per section 2(9) of the tax Act, 1961, states that assessment year means the 12 month period beginning on the primary day of April once a year. The asseesee is required to file the tax return of the previous year within the assessment year. As per Sec.2 (34) of tax Act, 1961, unless the context otherwise requires, the term "previous year" means the previous year as defined in section 3. As per Section.3 of tax Act, 1961, the term "previous year" means the financial year immediately preceding the assessment year. Say, as an example, the year starting from 1st April 2018 and ending on 31st March 2019 is that the assessment year 2018-19, the previous year would be 2017-18. The rates of assessment year are taken into consideration.

#### Income Tax Return:

Income Tax Return (ITR) may be a statement of tax and income, which a private files to tell the government that what proportion income he has earned during a fiscal year. ITR should be filed before the last date, i.e., 31st July. There are different ITR form filed by a private as per their applicability, and therefore the eligibility of an individual is mentioned within the form. There are a total of seven ITR forms.

#### Revenue collection



Revenue collection frequently refers to workplace billing the overall public or a member of overall public for fines, taxes or the opposite fees. However, revenue collection is additionally overall collection of revenue for debts owed or owed revenue by persons or businesses.

### Tax compliance

Tax compliance is that the degree to which a taxpayer complies or fails to suits the tax rules of country. For example, by declaring income, filing a return, and paying the tax due during a time manner. This also means making tax payments and producing and submitting tax returns to the authorities on the time and in the required formats. E-governance is help to tax payers and government in tax compliance and revenue collection.

### Objectives and Significance of taxation

Objectives and significance of taxation are as under:

1. Raising revenue
2. Equal distribution of income
3. Regulation
4. Higher growth
5. Pushing up rates of savings and investments

### Advantages of Paying Taxes for taxpayers

It is compulsory and beneficial for anyone who earns a taxable salary (which is one that exceeds the basic exemption limit) to file their income tax returns. This is the case even if the tax liability is zero after deductions. However, even if your income is less than the basic exemption limit, there are advantages to filing taxes. Here are some of the benefits of paying your taxes on time:

1. **Loan approvals:** When applying for a loan, especially home loans, vehicle loans, etc., major banks can request a copy of your income tax returns. This can be ITR from the last 2 to 3 years. Having ITR can even help to get a higher loan amount or to get your loan application reconsidered in case it was rejected at first. This is because banks calculate your ability to repay the loan based on your income. Income tax returns provide a clear picture of the income and the taxes that were paid on it in the previous years.
2. **Visa applications:** Many foreign consulates require you to furnish your income tax returns of the previous years during the visa interview. While for some the most recent one will be sufficient, others require up to 2-3 years' worth of returns to be furnished. This is

- mandatory for the UK, US, Europe, and Canada, but not so much for South East Asian countries and the Middle East. This is because income tax returns are a proof that you are not trying to leave the country to evade taxes. Even when traveling abroad for leisure or business, it is always prudent to carry your ITR receipts as this will come in handy in the case of any emergency when you have to seek the help of a consulate.
3. **Self-employed individuals:** Freelancers, consultants, entrepreneurs, and partners of firms are not eligible for the Form 16. If their annual income exceeds the basic exemption limit, then ITR receipts can be furnished as proof of income. It is also proof of taxes paid. This will come in handy during any financial or business transaction.
  4. **Government tenders:** This depends on the individual government department with no specific strict rules, yet ITR receipts are sometimes requested to be furnished when applying for any government tenders. This is to ensure that you have sufficient income and can support the payment obligations.
  5. **Carrying forward of losses:** Short-term or long-term capital losses are usually carried forward to be adjusted against the capital gains made in the subsequent years. For example, the long-term capital loss of one year can be carried forward for up to 8 consecutive years that immediately succeed the year in which the loss had occurred. However, a long-term capital loss can be adjusted only against a short-term capital gain of that year. Short-term capital gains, however, can be adjusted against both short-term and long-term gains. However, this can only be availed if income tax returns have been filed.
  6. **Claiming tax refunds:** Any refunds that are due from the IT Department can only be claimed if income tax returns have been filed. Even if income is below the tax exemption bracket, there could be refunds from different savings instruments that can be claimed if ITRs are filed. An example is fixed deposits, on which there is tax deducted at source at 10%.

### Major Recent Reforms in Income tax

#### I. Reduction in tax rates & Simplification of direct tax laws

1. **Corporate Tax** – It has been the stated policy of the Government to simplify the Income-tax Act, 1961 by removing exemptions and incentives while at the same time reducing the rates of taxes. Starting from the Finance Act, 2016, the corporate tax rates have been gradually reduced while phasing out the exemptions and incentives available to the



corporates. In furtherance of this policy, through **Taxation Laws (Amendment) Act, 2019**, an option has been provided to the corporates to pay tax at concessional rate of 22% (plus applicable surcharge and cess) if they do not avail certain exemption or incentive (Ref Sec 115BAA). Further, new certain domestic manufacturing companies (set up after 1<sup>st</sup> October, 2019 and starting manufacture on or before 31<sup>st</sup> March, 2023) have been provided an option for paying tax at 15% (plus applicable surcharge and cess) without claiming specified exemption and incentive (Ref Sec 115BAB). Further, such companies are not required to pay MAT as well and no earlier MAT credit will be allowed.

2. **Personal Income Tax** Further, in order to reform personal Income-tax, **Finance Act, 2020** has provided an option to individual taxpayers for paying Income-tax at lower slab rates if they forgo specified exemption and deduction (Ref Sec 115BAC). Apart from the above, Finance Act, 2020 has also provided an option to the cooperatives society to pay taxes at concessional rates @22% (plus applicable surcharge and cess) subject to forgoing certain specified deduction or incentive (Ref Sec 115BAD).

3. **Abolition of Dividend Distribution Tax (DDT)** – In order to increase the attractiveness of the Indian Equity Market and to provide relief to a large class of investors in whose case dividend income is taxable at the rate lower than the rate of DDT, the Finance Act, 2020 removed the Dividend Distribution Tax under which the companies shall not be required to pay DDT with effect from 01.04.2020. The dividend income shall be taxed only in the hands of the recipients at their applicable rate.

#### I. Ease of Compliance for Taxpayers

1. **Faceless assessment Scheme** – The Faceless assessment Scheme, 2019 has been notified on 12<sup>th</sup> September, 2019 which provides for a new mechanism for making assessment by eliminating the interface between the Assessing Officer and the assessee, optimizing use of resources through functional specialization and introducing the team-based assessment.

2. **Faceless appeals** – In order to take the reforms to the next level and with objective of minimal interface and maximum governance Faceless Appeal Scheme 2020, was launched on 25<sup>th</sup> September, 2020 to eliminate human interface in the appellate function of the department between the appellant and the Commissioner of Income-tax (Appeals). The notices are to be issued electronically by a Central Cell, with cases to be allocated to Appeal Units in a random manner.



3. **Document Identification Number (DIN)** – In order to bring efficiency and transparency in the functioning of the Income-tax department, every communication of the department whether it is related to assessment, appeals, investigation, penalty, and rectification among other things issued from 1st October, 2019 onwards are mandatorily having a computer-generated unique Document Identification Number (DIN).
4. **Pre-filing of Income-tax Returns** – In order to make tax compliance more convenient, pre-filled Income tax Returns (ITR) have been provided to individual taxpayers. The ITR form now contains pre-filled details of certain incomes such as salary income. The scope of information for pre-filing is being further expanded by including information such as house property income, capital gains from securities, bank interest, dividends, etc.
5. **Simplification of compliance norms for Start-ups** – Start-ups have been provided hassle-free tax environment which includes simplification of assessment procedure, exemptions from Angel- tax, constitution of dedicated start-up cell.
6. **Relaxation in the norms for Prosecution** – The threshold for launching prosecution has been substantially increased, a system of collegium of senior officers for sanction of prosecution has been introduced, the norms for compounding have also been relaxed.

### III. Reduction in Litigation

1. **Vivad se Vishwas** - In the current times, a large number of disputes related to direct taxes are pending at various levels of adjudication from Commissioner (Appeals) level to Supreme Court. These tax disputes consume a large part of resources both on the part of Government as well as taxpayers and also deprive the Government of the timely collection of revenue. With these facts in mind, an urgent need was felt to provide for resolution of pending tax disputes which will not only benefit the Government by generating timely revenue but also the taxpayers as it will bring to dose mounting litigation costs and efforts can be better utilized for expanding business activities. Direct Tax Vivad se Vishwas Act, 2020 was enacted on 17<sup>th</sup> March, 2020 under which the declaration for settling disputes are currently being filed.
2. **Raising of monetary limit for filing of appeal** – To effectively reduce taxpayer grievances/litigation and help the Income Tax Department focus on litigation involving complex legal issues and high tax effect, the monetary thresholds for filing of departmental appeals have been raised from Rs.20 lakh to Rs. 50 lakh for appeal before ITAT, from

Rs.50 lakh to Rs. 1 crore for appeal before High Court and from Rs.1 crore to Rs. 2 crore for appeal before Supreme Court.

#### IV. Measures undertaken to promote digital transactions

1. **Introduction of TDS on certain cash withdrawals** – The Finance (No.2) Act, 2019 has inserted section 194N in the Act to provide for levy of TDS @ 2% on cash withdrawal exceeding Rs. 1 crore from a Bank/Post Office/Co-op society account. To ensure filing of return and to keep track on cash withdrawals by the non-filers, the Finance Act, 2020 lowered the threshold of cash withdrawal to Rs. 20 Lakh and also mandated TDS at the higher rate of 5% on cash withdrawal exceeding Rs. 1 crore by these non-filers (Ref : Section 194N).

2. **Promotion of Digital Transactions** The existing rate of deemed profit under presumptive scheme for small businesses has been reduced from 8% to 6% in respect of digital turnover.

3. **Mandatory facility for prescribed electronic mode of payment** – It has been provided that every business entity having turnover exceeding Rs.50 crore shall provide facility for accepting payment through the prescribed electronic modes on which no MDR shall be charged(Ref: Rule 119AA).

4. **Prohibition of cash transactions** – Cash receipt of rupees two lakh or more has been prohibited. The limit of cash donation to charitable organisation has been reduced from Rs. 10,000/- to Rs. 2,000/- (Ref : sec 80G). Acceptance of cash donations exceeding Rs. 2,000/- has been prohibited for political parties(Ref : 80G). The limit for cash business expenditure has been reduced from Rs. 20,000/- to Rs. 10,000/- (Sec 40A(3)).

5. **Measures undertaken to curb Tax Evasion & widening of tax base Black Money Act** – In order to curb the flow of black money stashed abroad, the Black Money (Undisclosed Foreign Income and Assets) and Imposition of Tax Act, 2015 (the Black Money Act) has been enacted. It came into force w.e.f. 01.07.2015.

6. **Benami Law** – The Benami Transactions (Prohibition) Act, 1988 was comprehensively amended by the Benami Transactions (Prohibition) Amendment Act, 2016 to enable confiscation of Benami Property and prosecution of benamidar and the beneficial owner.

7. **Expansion of scope of TDS/TCS** – For widening the net of Tax Deduction at Source (TDS) and Tax Collection at Source (TCS) several new transactions were brought into its



- ambit. These transactions include huge cash withdrawal, foreign remittance, purchase of luxury car, e-commerce participants, sale of goods, acquisition of immovable property, etc.
8. **Equalisation Levy** – In order to effectively tackle the issue of non-taxation of the profits generated by the non-resident digital companies, India has introduced the equalisation levy @ 6% on online advertising revenue in 2016. The scope of the existing equalization levy has been extended vide Finance Act, 2020 to the other revenue streams including consideration received or receivable by an e-commerce operator for e-commerce supply or services by levying equalisation levy @ 2% (Ref: Sec 165 & 165A of Finance Act, 2016).

### Other reforms

#### Reduction in tax rates to reduce tax burden

1. Basic exemption limit was increased from Rs. 2 lakh to Rs. 2.5 lakh.
2. Tax rate for the slab Rs. 2.5 to 5 lakh was reduced from 10% to 5% — reduction of up to Rs. 12,500 in tax liability.
3. Standard deduction of Rs. 40,000/- was introduced for salaried taxpayers which has been later raised to 50,000.

#### Measures to incentivize housing for the middle class

1. Deduction of interest for self-occupied house property was raised from Rs. 1.51 lakh to Rs. 2 lakh.
2. In order to incentives purchase of affordable house, a deduction up to Rs. 1.5 lakh for interest paid on loan taken for purchase of an affordable house has been provided. This shall be in addition to the existing interest deduction of Rs. 2 lakh.
3. The base year for computation of long term capital gains was shifted from 1981 to 2001, reducing the burden of capital gain tax on transfer of immovable property.
4. Holding period for long-term gain on immovable property was reduced from 36 months to 24 months.
5. Concession of 20% on stamp duty value was provided for the purpose of computation of capital gains on immovable property.

6. The amount of deduction for rent paid was increased from Rs. 24,000 to Rs. 60,000 for a person who does not receive HRA (Ref: Sec-80GG). Income tax relief for real-estate developers and home-buyers: Increase in safe harbour from 10% to 20% u/s 43CA and consequential relief u/s 56(2)(x) of I.T. Act, 1961 in respect of primary sale of residential units of value upto Rs. 2 cr. during the period 12.11.20 to 30.06.21.

#### **To increase Savings and other benefits**

1. Amount of deduction for savings under section 80C was increased from Rs. 1 lakh to Rs. 1.51akh.
2. The deduction limit for medical insurance was increased from Rs. 15,000/- to Rs. 25,000/-. Deduction limit for individuals with disability was increased by Rs 25,000/-.
3. In order to incentivise purchase of electric vehicle by an individual, a deduction of an amount up to Rs. 1,50,000 for interest paid on loan taken for purchase of electric vehicle has been provided (Ref: Sec-80EEB).
4. In order to promote start-ups, 100 % profit-linked deduction has been provided to eligible start-ups, which have been incorporated before the 1st April, 2021(Ref: Sec-80IAC).

#### **Ease of compliance**

1. Threshold limit for presumptive taxation of businesses was raised from Rs. 2 crore to Rs. 10 crore (Ref: Sec 44AD).
2. Threshold for maintenance of books of accounts was raised (from income limit of Rs. 1.20 lakh to Rs. 2.5 lakh and turnover from Rs. 10 Lakh to Rs. 25 Lakh) for individuals and HUF(Ref: Sec 44AA).
3. Presumptive taxation was provided for professionals having receipts up to Rs. 50 lakh (Ref: Sec 44ADA).
4. In order to ease the compliance burden on the individual tax payer, inter-changeability for PAN and Aadhaar has been provided.
5. The allotment of PAN and TAN through notified common application form has been enabled.



a. The process of issuance of certificate for no deduction of tax or deduction/ collection of tax at lower rate has made electronic.

#### Benefits to senior citizen taxpayers

1. The deduction limit for medical expenditure increased in case of senior citizens was increased from Rs. 30,000/- to Rs. 50,000/- (Ref: Sec 80D).
2. Deduction of Rs. 50,000/- was provided on interest income from deposits for senior citizens. Accordingly, the threshold limit for applicability of TDS on interest income was also increased from Rs. 10,000/- to Rs. 50,000/- in respect of senior citizens (Ref: Sec 80-17B).
3. Deduction limit for medical expenditure for critical illnesses increased from Rs. 60,000/- to Rs. 1,00,000/- for senior citizens (Ref: Sec 80DDB).
4. Basic limit for exemption is Rs. 3,00,000 for Senior Citizen

#### Conclusion:

This paper focuses and provides major tax reforms in income tax. Reforms are necessary strategy in any field for achieving the predetermined objectives according to the changed socio-economic conditions. Reforms in taxation are the need of the hour to make it effective, easily administrable and assessee friendly. As such reforms in taxation assume much importance in making Taxation system compatible in the globalized economy, and in redesigning it according to the changing socio-economic situation of the country.

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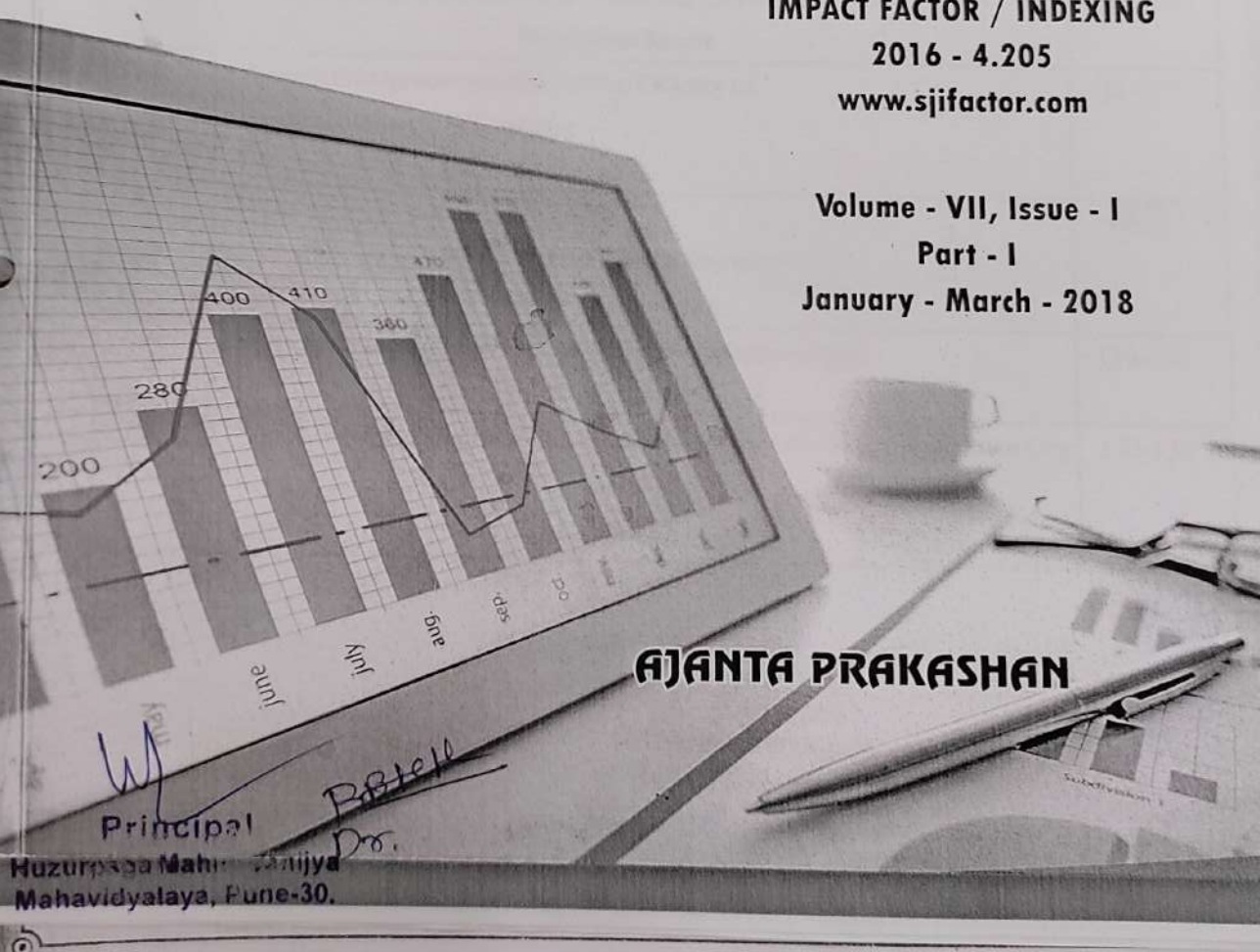
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# Challenges Faced By New Entrepreneur In India with Reference to Pune City

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## Abstract

India is on the third position for new start up in the world. But we need more entrepreneurs in Indian economy for increasing our GDP. New innovation start-up will become source of steady income and will lead to addition to GDP. Opportunities should be tapped by new generation to solve the problems of unemployment. Job creation is a foremost challenge facing by Indian economy. The Government of India has undertaken several initiatives and instituted policy measures to foster a culture of innovation and entrepreneurship in the country. Our Prime Minister Narendra Modi believes in start will bridge the gap to enhance development and growth of our country. Indian Government has boost digital start up by allotting around 2000 crores. In India entrepreneurs are facing various challenges such as lack of knowledge, lack of skills, lack of money, lack of information, lack of confidence, lack of proper direction, fear of fixed monthly income, lack of direction and also planning. In this paper researcher has tried to find out various problems of new entrepreneurs in Pune city. Survey is based on primary data collection. Researcher has collected data of some entrepreneurs who have started entrepreneurship within 3 years. Paper will highlight on points such statement of problem, objectives, methodology, introduction data analysis and suggestions and conclusions.

**Important terms:** Entrepreneur, Entrepreneurship, start up, Challenges.

## Objectives

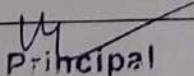
- 1) To check attitude of new generation to start business.
- 2) To find out challenges faced by new entrepreneurs in Pune city.
- 3) Give suggestion for overcoming problems.

## Methodology

Primary data is collected from some entrepreneurs of age group 25 to 28 who have started their business recently. Personal interview and observations will be considered for drawing conclusion of study. The researchers have collected secondary data and information relating to topic through newspaper, weekly magazines and websites relating to topic.

## Statement of Problems

According to a UN report 2014, world's largest youth population with 356 million the age group between 10 years to 24 years old resides in India. The annual population growth rate of India is 1.2% according

  
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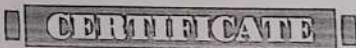
National Seminar on

"Contribution of Sharadchandra Pawar in Developing Modern India"

December 29-30, 2017.



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She/ He presented a paper entitled Hon. Sharadchandraji Pawar :- A father of Horticulture.

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*R. B. Shaikh*  
Dr. R. B. Shaikh

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## Sharadchandraji Pawarsaheb – A Father of Horticulture Revolution

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**Introduction:** Honourable Sharadchandraji Pawar is one of the most prominent and proactive politician of Indian Politics after independence. His visionary perceptions and contributions in social, political, cultural, literary and educational realms are indeed beyond description. Everything associated with him is like the height of the sky and the depth of the sea. His efficiency and capacity of work longer hours is immense. Even today he works around 18 hours a day. He holds most important positions at both state and national politics. As we know during his 50 years of politics, he focused on the developments of agriculture, industry, co-operative, rural, sports, women empowerment, social welfare etc. Taking his socio-economic contribution, this paper is focused on horticulture revolution.

**Objective:**

1. To study the contribution of Hon. Sharad Pawarji in horticulture farming.
2. To study his revolutionary ideas in development of horticulture farming.

**Methodology:** This paper is based on secondary data.

**Important term:**

Horticulture is the science and art of growing and caring for plants, especially flowers, fruits, and vegetables. The term horticulture refers to small-scale gardening. It is "garden cultivation." It is defined as that branch of agriculture concerned with growing plants that are used by people for food, for medicinal purposes, and for aesthetic gratification.

**About Pawar Saheb:** In the year of India's independence, picture a little boy at a dusty village school in Katewadi in Maharashtra came across. It is the young Snarad Pawar, who has exceeded the allotted minutes in an elocution competition. A decade or so later, now a first-year student at Brihan Maharashtra Commerce College in Pune, Pawar is honing the political techniques that will later stand him in good stead. Even with the political opposition, his personal relations are always good. In 1962, at the time of the China War, he took a morcha of 20,000 students to Shaniwarwada fort. He became a protégé of the chief minister, Yashwantrao Chavan. He knows every block, every ward in Maharashtra. His ability to build a personal equation extended across an unexpected range of politicians: Chandrashekhar, Manmohan Singh, Lalu Yadav, Narendra Modi, even his long-time opponent, Bal Thackeray. His motivating force appears to be the accumulation of power.

Dr. R. B. Sheth

Despite his long journey from his roots, Pawar remains obsessed with farming and like to talk about subjects like agricultural processing, fruit juice extraction or the disease resistance in crop. Although Pawar came from a left-wing background in drought-ridden rural Maharashtra, he was an early supporter of market reforms. He would like to introduce corrective measures in the justice system in India.

**Important contribution of Hon'ble Pawar Saheb in Horticulture revolution:** Maharashtra is the pioneer in the field of horticulture and can be said to be at least a decade-and-a-half ahead of other States. While the State Government gave a thrust to horticulture since 1990 itself, the same was done at the national level by way of the National Horticulture Mission only in 2005. Over the last 20 years, Maharashtra has galloped in the horticulture sector," says Professor Sunil Masalkar of the Horticulture section at the Agriculture College in Pune.

Hon'ble Sharadrao took an important decision to include Employment Guarantee Scheme in the Horticultural Development Programme. He took this decision in 1990. It proved to be a revolutionary at the governmental level. The impact of the decision was that every year one lakh hector land came under Horticulture farming in Maharashtra during the last decade of the 20<sup>th</sup> century. The decision helped farmers having meager land to activate the project. Dalit and tribal farmers were able to take advantages of the project. Hundreds of acre, which came under wasteland, was used for farming purpose as it came under cultivation. The horticulture farming began to sprout in wasteland. The decision was an illustration of how social justice could be achieved on the principle of development. He set down an ideal as a standard of social justice. Fruits, vegetables, flowers and spice items are officially included in it which is essential for nurturing of good health. In rural areas these are availed of in large quantity. He tried to achieve a co-ordination between the social and economic needs of rural regions and gave a serious thought to the entire rural scenario. If adequate and scientific arrangements for fruit production, preservation technique, transport and maturing processes of fruits are made, there would be a good marketing for the products in the city as well as to send abroad. The investment in the project was substantially time consuming than the investment in the grain production. But Sharadrao identified advantages of Horticulture projects in terms of regular income and opening of new avenues of production. The adaptability and suitability of projects in different environments and climates were considered and in due course of time their substantial expansions were though as remarkable. The wasteland land and the arid land came under cultivation because of this project.

He provided the poor framers as source of permanent income and employment was availed of to landless labourers. The project produced permanent sort of employment to the farm labourers. The products have short life. However, its preservation and scientific storage, transport, processing of products and its sales produced more scope for employment.

"Pawarsaheb categorized six regions in the Horticulture Programme for a better speed of production and quality of the products.

1. The konkan coastal region was considered the most important region. He planned to turn the region into California, he took up ambitious programmes. The central crop of the region



- was obviously mango. The other important crops were considered cashew, nuts, coconut, beetle nuts, spices, and pine apple.
- The region of Khandesh was considered the second important region. The region is known for banana production. The sole supply of bananas in the North India is done from this region. Bananas are also exported from this region. Thus, bananas can give a lucrative profit to the growers. It helps the nation to get foreign currency. Lemon and sweet lemons are the other important crops of this region.
  - The Nagpur region was considered the third important region where orange is the main fruit crop. Oranges are sent to different markets from this region in North India.
  - The fourth region is the central and the Southeast region of the State. Most land in this region is dry and arid. The region is well known for grapes and oranges. The foreign market has been dominated by this region in the grape production. The districts that come in this region are Ahmednagar, Solapur, Satara, Pune, Sangli and Nasik.
  - The fifth and the sixth regions are known for mangoes, bananas and grapes. The Marathwada region primarily comes under these two departments.<sup>11</sup>

Pawar saheb started agro programmes to developed Deshi fruits. He established Nurseries and provided farmers new bred plants in the six regions. Centers were started for providing necessary technical assistance to the farmers. A decision to establish Horticulture colonies was taken in these regions. This was a decision to nurture modern and innovative culture in Horticulture programmes. He concentrated two important aspects viz. fruit processing activities and fruit-ripening processes with each other. "50% grants were given to alphanso and other improved breeds of mangoes whereas the other eight types of fruits whose period of maturing is longer, for such fruits 33.50% grants were given to the farmers who have meager lands."<sup>12</sup> In the production of bananas, pomegranates and grapes, Maharashtra has been on the forefront in the nation because of his conscious and consistent efforts and follow-up work. Drip-irrigation techniques were used for production of fruits in drought areas.

While innovative experiments were in progress, older types of orchards, which already contributed in the fruit production spheres, were carried out. He made attempts to increase production capacity of the older orchards. He brought about scientific practice of maintaining fruit trees, so that its production potentialities could be maintained.

Along with fruit production, he encouraged flower production. He started training camps for some farmers who were selected for the scheme in the flower production. These farmers were introduced to the modern technology of flower production. Considering the significance of production of spices, new schemes were introduced. Kōkan and Kolhapur regions were selected for spices according to climatic conditions and full financial co-operation from the Central Government was sought by Pawar saheb.

Further, considering growing need and available markets in Mumbai for exports, he made deliberate attempts to increase production of vegetable products. He insisted farmers on using the modern technology for better and quality vegetable yields. As fruits and vegetables are perishable products, he introduced scientific storing and processing method and then bring them in the market

Respected  
Dr. P. B. Shekhar



at right times for fair rates. For this purpose he introduced co-operative enterprises and started Scientific Fruit Processing Centers.

For this project loan facility was given. The period of loan payment was 15 years and the fruit maturing period being that of 7-8 years. The National Agricultural Banks and the Rural Development Banks supported the schemes and a new farming culture emerged in Maharashtra. Eleven districts and 60 tehsils were identified for the project. He included such activities as to start new nurseries for plant production, to improvise the old nurseries and to augment the Horticulture schemes.

The stakeholders of this scheme were the selected farmers having inadequate land from SC, ST, Nav-Bauddh, NT, and VJNT. For every stakeholder, individually, the orchard project was allowed in minimum 0.20 hector and maximum 10 hector are of land. Considering the climatic conditions of the Konkan and the Southern Ghat regions, the orchard project was allowed in minimum 4 hector and maximum 10 hector land. Farmers from backward classes were given 100% grants on labour and material purchase. Other farmers received 75% grants. He established recognized co-operative institution to develop the scheme at Grampanchayat.

Similarly, if farmers did not show any interest in the project in the following 2 years, it was made obligatory by law that the expenses incurred on the project must be returned to the government with interest. Agricultural Training Centre, Soil Conservation Department and Horticulture Schemes were implemented through this revolutionary project. He was the first politician in our country to introduce the idea of using every drop of rainfall for maximum benefit of agriculture produce; he initiated the idea of counting of yields not in terms of per acre or per hector but in terms of use of water and irrigation methodology exploited for a particular crop. This was the basic principle of the Horticulture project.

**Conclusion:** Maharashtra was ranked the number one State in the country in fruit production only because of the revolutionary decisions of Sharad Pawarji took in his capacity as the Chief Minister. The funds of the Employment Guarantee Scheme were used for the horticulture project. This innovative idea of him not only transformed the drought prone regions of Maharashtra but it also gave a new direction to the nation in resolving the problems of backward region of the country. Horticulture project was set as a role model in the country. This project provides socio-economic justice. He tried to utilize the arid and semi-arid lands for the Orchard Project. It was because of such an approach, arid land was brought under cultivation in substantial proportion. The horticulture Project initiated with the Employment Guarantee Scheme provided Maharashtra with a huge source of income. The arrangements were made to export the fruits, flowers and fresh vegetables. It gave a tremendous income source to the farmers of drought prone regions. It is because of his conscious and systematic effort, Maharashtra became the first rank State in the country in export business of fruits, flowers and vegetables.

To provide a better prospect to the industry, he insisted on making horticulture programme as an organized sector and the project would convert in Horticulture Industry. His contribution in this respect is beyond debate. As a Agriculture Minister, he established National Horticulture Project.

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With his visionary ideas now India is forefront country in the world in spheres of fruits, flower and vegetable production. This shall strengthen the agricultural economy of India. He is very particular in improvisation our agricultural science.

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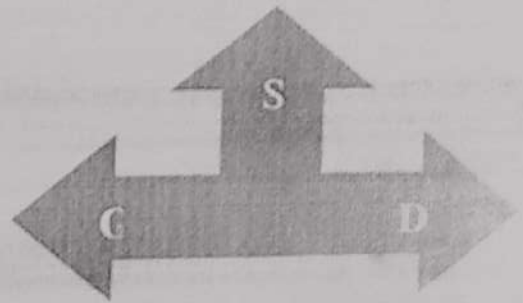
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### Make in India campaign

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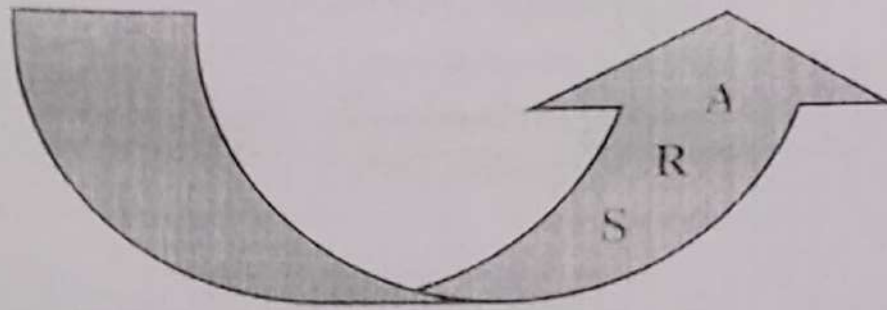
#### Abstract

Make in India is an initiative launched by the Government of India to encourage national as well as multinational companies to manufacture their products in India. It was launched by Prime Minister Narendra Modi on 25 September 2014. India emerged after initiation of the programme in 2015, as the top destination globally for foreign direct investment (FDI) surpassing the United States of America as well as the Peoples Republic of China. In 2015, India received US dollar 63 billion in FDI. The make in India initiative aims to make in India an integral part of the global supply chain. It is about making Indian companies excel in a globalised workspace. India has vigorously opened up its economy. Defense, Railways, construction, Insurance, Pension funds, Medical devices have all been rapidly opened up for foreign direct investment. Today India is one of the most open economies of the world. The paper highlights the major challenges faced by India what scope & potential do the country possess.

#### Introduction:-

Prime Minister Narendra Modi on September 25, 2014 launched the NDA Government's Make in India campaign for attracting industrialists to make India a global manufacturing hub, to help in creating additional job opportunities & providing a boost to economic growth in the country. The basic philosophy behind this campaign is to establish India a manufacturing hub for domestic & foreign companies. Prime Minister promised to create & ensure business-friendly environment for making this the foreign investors from the time of their arrival in the country to the time of their departure, with focus on green & advanced manufacturing & helping these companies to become an important part of the global value chain. In September 2014 the Govt. of India announced an ambitious & well-intended project called Make in India. The strategically components behind the Make in India campaign are-

- Stress on skill development
- Develop world level infrastructure facilities
- Making India manufacturing hub for domestic as well as foreign companies.
- Reducing import dependence & promoting exports.
- Creating more employment opportunities for the youth in the country.



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## Regional imbalance and Indian Economy

(101)

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### Abstract

Developing countries like India facing problem of regional imbalance despite of socioeconomic and political development and modernization. Imbalanced regional development leads to rapid urbanization, geographical concentration of population, unemployment and underemployment, income inequality and poverty, persistent food shortages. There is an urgent need to tackle these problems; otherwise, they will troublesome for the whole economy. Reduction in regional disparities would pave way for greater national integration, increase in economic growth and political stability. The current study seeks to evaluate the reasons and consequences of regional imbalances. The paper concludes by suggesting remedies to correct the regional imbalances.

**Key words:** NSDP, NDP, Underdevelopment, Unemployment

### Introduction

The different regions of the country supplied with different natural resources and usually have different historical, sociological and political backgrounds. Because of this, it is very seldom that the different regions of a country are all at the same level of economic development. In many countries, especially the developing ones, the economic disparities have become widened on account of improper development plans. Regional imbalances means wide differences in per capita income, literacy rates, health and education services, levels of industrialization, etc. between different regions. Regions may be either States or regions within a State. The British government in India developed those regions which were







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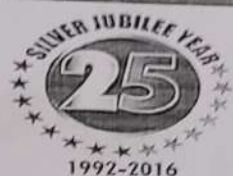
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# Challenges and Consequences of 'Mission Smart Cities'

Feb 17

**Dr. Rupali Sheth**  
**Prof. Asmita Kulkarni**

Huzurpaga Mahila Vanijya Mahavidyalaya Pune

## Introduction:

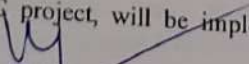
India's population that is around about 31% lives in cities. This population contributes 61% of country's economy. These numbers are rapidly increasing. Up to 2030 almost half of projected population will live in its cities. Large scale urbanization leads to several problems in India such as traffic, shortage of power supply, water crisis, medical facilities etc. In India Traffic congestion cost is 10 billion per year. India's cities are in top 10 cities for worst traffic condition. 1% of the world's cars in India amount to 10% of the world's car accidents. Power shortages reduce GDP in billions in India. Over 300 million citizens do not have electricity. 40% to 50% water lost in the distribution system. 22 big cities faces water problem in India. More than 150 million people in urban area have no access to safe drinking water. There is one doctor for 1700 people. More than one in four newborn deaths occur in India.

Smart Cities focus on the most pressing needs and on the greatest opportunities to improve quality of life for residents today and in the future. Thinking about Smart city, the first thing comes to my mind is world's first civilization "Harappa and Mohenjo-Daro" on the bank of the Indus which accommodated 5 million people, 5000 years ago.

The Smart cities mission aims to promote economic growth, improve governance, and produce better results for India's urban residents. Therefore, this Mission is a bold new initiative by the Government of India to drive economic growth and improve the quality of life of people by enabling local development and harnessing technology as a means to create smart outcomes for citizens. The quality of life for residents depend upon creativity of citizen, proficiency of expert, emerging technology, and technical know how. smart education, smart health care and smart infrastructure. India is finally set to give shape to its futuristic smart cities with optimum energy supplies, self sustainable habitats with minimal pollution levels, maximum recycling, and efficient public transportation.

Under Safe City project, the Union Ministry proposes Rs. 185 billion to make seven big cities (Delhi, Mumbai, Kolkata, Chennai, Ahmadabad, Bangalore and Hyderabad) to center on technological progress rather than manpower. Ministry of Urban Development plans to invest more than USD 20 billion in the metro rail projects in coming years. The proposed 534 km, Mumbai- Ahmedabad high speed rail project will have an investment of around USD 10.5 billion. The Government of India has approved a USD 4.13 billion plan to spur electric and hybrid vehicle production by laying out an ambitious target of 6 million vehicles by 2020. Electric vehicle charging stations in all urban areas and along all state and national highways by 2027. India has invested \$1.2 billion so far and hopes to attract more funding from private investors and from abroad. Developing a new or green field Smart City with target population of 5 to 10 lakhs is likely to require financial investment ranging between INR 75,000 and 150,000 crores and may require 8 - 10 years for implementation.

The \$90 billion DMIC project, will be implemented in Utter Pradesh, Haryana, Maharashtra, Gujarat

  
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Madhya Pradesh, Rajasthan. The projects will be developed with the collaboration with Japan. The plan is to have brand new cities along Delhi-Mumbai Dedicated Rail Freight Corridor which is under implementation. The eco friendly cities will provide world class facilities, separate tracks for walking and bicycles, water recycling projects, waste recycling projects, digitally managed system to control electricity consumption. DMIC is expected to double employment opportunity, three times industrial production, increase in export. According to Amitabh Kant, managing director and chief executive officer, Delhi Mumbai Industrial Corridor Development Corporation (DMICDC), "There is a very strong case for planned cities. India is going to experience rapid urbanization involving around 300 million people within the next two to three decades. This means that they will either drift to existing cities

#### However Smart Cities Mission includes:

1. **Smart Governance:** It includes creation of local data. Implementation of e governance. It also includes online redressal system.
2. **Smart Infrastructure:** In smart cities project emphasis is given on adoption of modern and fast construction. Usage of AAC blocks, monitoring of leakage in water distribution system of the city through SCADA system. Use of modern water saving techniques, proper utilization of ground water energy saving devices.
3. **Smart services:** It include 24 hours water and electricity supply. Services like Telephone and internet at affordable prices. Proper drainage system, green parks, roadside trees, affordable houses.
4. **Smart Technology:** Robust IT connectivity and use tools like the "Apps4Dummies" workshop to quickly demonstrate open data value to leadership.
5. **Smart Refusal Management:** There should be hundred percentage treatments of waste water and garbage wastage.
6. **Smart Energy:** There should be smart billing policy. There should focus on alternative source of energy.
7. **Smart mobility:** It includes improved co ordination in public transportation. It also emphasis on reduction in traffic congestion. Implementation of real time monitoring of traffic jams with GPRS and satellite technology.
8. **Smart Parking:** The sensors should be implemented for effective utilization of parking space.
9. **Smart health care:** Focus on health education through public awareness program. Provide basic medicine at affordable cost.
10. **Smart education:** It focus on improving higher education and making it affordable to all.

#### Challenges for Smart City Projects in India:

The High Power Expert Committee on Investment Estimates in Urban Infrastructure has assessed a Per Capita Investment Cost (PCIC) of \$685 for a 20 year period. The total estimate of investment requirements



the smart city comes to Rs. 185 billion over 20 years (with an annual escalation of 10% from 2014-15). Land acquisition, foreign direct investment and other questions still remain unresolved. In respect of heavy sums of private sector finance, either domestic or foreign will be a challenge.

Basic establishments help cities manage electricity, water, waste, traffic flows, municipal operations and city services are becoming increasingly complex and can be expensive. To develop smart cities in India there is a need to address challenges relating to political alliance, financing and stakeholder management. Greater alignment between and within government agencies will be required. Building new cities and upgrading existing ones are fraught with challenges pertaining to integrated master planning, political alignment, financing and stakeholder management. An enabling policy framework and better alignment of government agencies between and within all levels will be required.

**Conclusion:** From the findings and observation researchers made following conclusions:

1. The rapid growth of Indian economy has placed a stress on physical infrastructure, Institutional Infrastructure and Institutional Infrastructure.
2. Smart city is mainly concerned with – smart governance ||, – smart energy ||, – smart environment ||, – smart living || at large.
3. The term 'Smart' concern with technology-enabled, but also about power, water, transportation, solid waste management and sanitation. A smart city's core infrastructure is information technology, which a network of sensors, cameras, wireless devices, data centers forms the key infrastructure providing all important services.
4. With the urban population set to rise in the upcoming years India faces the challenge of mass urbanization. While the smart city is an area of opportunity for infrastructure companies and developers, it's a long-term project that will need no less than 20 years.
5. With its diversified demography, in India, unique challenges and opportunities exist for developing "smarter" cities which attract increased investment, employ innovative technology, create environmentally sustainable solutions, grow operational efficiencies and amend the lives of urban citizens.

**Suggestion:**

1. Smart cities should inculcate a disaster adaptation and mitigation plan in their project. With changing climatic conditions it is necessary to make cities climate resilient and protect them from disasters as to prevent its catastrophic effects.
2. Smart cities also talk about rehabilitation of slum dwellers. However, what the planners have not considered is that the livelihoods of slum dwellers (eg pottery) is dependent on their living areas, and livelihood plays more important role than having a house but no source of income.
3. They have shown technological development but you should implement technology which is suitable to Indian public at a large

**Abbreviations:**

1. **DMICDC:** Delhi Mumbai Industrial Corridor Development Corporation
2. **DMIC:** Delhi Mumbai Industrial corridor

4. SCADA: Supervisory control and data acquisition
5. AAC: Advanced Audio Coding
6. PPP: Public Private Partnership
7. IT: Information Technology
8. PCIC: Per Capita Investment Cost

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# GEOSPATIAL SOLUTIONS TO URBAN AND REGIONAL ENVIRONMENTAL ISSUES

DEPARTMENT OF GEOGRAPHY  
Osmania University, Hyderabad-7

27<sup>th</sup> - 29<sup>th</sup> September, 2016

## CERTIFICATE

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has participated / presented a paper /  
chaired a session / Co-chaired a session on Challenges and Consequences of  
"mission Smart cities" in International Conference on "Geospatial Solutions to Urban and  
**Regional Environmental Issues**" during 27<sup>th</sup> - 29<sup>th</sup> September, 2016 organized by the Centre for  
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