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# Green Banking: An Overview of Enhancing Business with Sustainable Growth

**Prof. Dr. Pravin P. Jadhav**  
Shri Shahu Mandir Mahavidyalaya, Pune

## ABSTRACT

*The concept of green banking is getting popularity throughout the world in recent era. The aim of this research paper is to introduce green banking business models for sustainable growth.*

*Keywords: Green banking, Environmental protection*

## INTRODUCTION

The word green refers to showing responsible attitude towards everything that has to do with the preservation of environment. Green banking avoids paperwork to minimal level and focuses on E-transactions like use of A.T.M., mobile banking, on line banking, etc.

Humanity not to destroy with its own actions. Business and industry are progressing at the cost of environment and nature. Banks are not the polluters but they have a relationship with companies who are damaging the nature and environment. Thus the banks must focus on promoting the environment consciousness and eco-friendly concepts to its customers. Green banking is a pro-active way of energy conservation and environment protection. The main function of the bank is lending the finance to the industry and business. Banks are playing vital role in providing the liquidity. So its role is very much important in sustainable growth.

Thus banks can have restrictions and rules and regulations on the industry and commerce to become more eco friendly. This is very complex activity and it has multitude implications but the researcher and the policy makers should go hand in hand to boost develop and inculcate the green banking business models. Thus the banks have to be active in this respect to communicate the benefits of green banking to its clients. They should have to make business people aware about environment and social responsibility enabling them to do an environmental friendly business practice.

## DEFINITION OF GREEN BANKING

According to R.BI (IDRBT) green banking is to make internal bank processes, physical infrastructure and information technology effective towards environment by reducing its negative impact on the environment to the minimum level.

Institute for development and research in banking technology defines green banking as green banking is an umbrella term referring to practices and guidelines that make banks sustainable in economic environmental and social dimensions. It aims to make banking processes and the use of IT and physical infrastructure as efficient and effective as possible with zero or minimal impact on the environment.

## OBJECTIVES

- 1) To study the concept of green banking.
- 2) To study the business models in Green Banking.

The globe has developed but whether this development will deprive all our future generations from reaping the fruits of today's success. If we are developing at the cost of environment and climate do really have we developed?

So the development should take place but it should not hamper people, profit and planet. This three "p's" are very important. Thus we have to develop with sustainability.



How the Banking i.e. ethical banking can be helpful in sustainable growth

## GREEN LOANS

Banking provides finance. So they can restrict all industries providing harm to the ecological balance the industries such as oil industries process industries, extractive industries are creating harm to the environment. So they can employ some operating practices to control this industries even banking and policy makers have to think about this industries and the big challenge is it should not create harm to planet as well as people and profit. It is very difficult to manage it but ethical banking can definitely reduce the harm to the planet by exercising various measures through their policies.

## GREEN DEPOSIT

Ethical Banking can offer more rate of interest and can charge high rate of interest to industries who are not eco-friendly. Investors will invest in Green Bankers as they will get good interest by depositing in Green bankers.

Thus practice will curb all ill practices damaging environment.

## SUPPORT TO STARTUPS

Startups who are eco-friendly and supporting eco-friendly activities can be have the priority of funding with less rate of interest and even without the collaterals.

## ONLINE BANKING

Green Banks promotes and develops online banking. It means customers need not go to banks for their day to day operations. They can operate through Net. They can transfer , make the payments through internet.

## GREEN CREDIT CARDS

Green credit cards can be issued by bankers and cardholders can earn rewards or points which can be redeemed for eco-friendly activities. Cards can have excellent incentive for users.

## GREEN INSURANCE

Banks can have their own product of insurance i.e. Green insurance. Thereby the customers can have privileges over the other insurances it will help certainly the Green bankers to boom in the market.

## GREEN INVESTMENT FUND / MUTUAL FUND

Green Banks can create Green Investment Fund which will be utilised for eco-friendly activities and development of environmental projects.

## CONCLUSION

Indian economy is emerging economy so there is a large scope for Green banking. There is a need of an approach towards paradigm shift by setting up the business model which would consider all the three aspects of triple bottom line approach i.e. the people, the planet and the profit. Banks can act like a guideline and create a base for eco-friendly environment and contribute towards creation of low carbon economy. Banks could profit from the Green business model and this is something that the future would prove.

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## **TAX REFORMS FOR EASE OF DOING BUSINESS AFTER THE COVID-19 PANDEMIC**

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Shri shahu mandir mahavidyalaya Parvati pune 411009.

### **Abstract:**

The world has faced the challenge of Covid-19, coronavirus disease from late in the year 2019 and it affected the global lives in all spheres of life. Because of covid the commerce And industry of many countries badly affected and all the government, of various countries are Trying to come out of the crisis of the coronavirus in all dimensions ie. finance, commerce, **Industry**, infrastructure, medicines, economics, Taxation moreover various countries have Taken drastic economic **decisions** to overcome the lacuna of the Covid-19. In the years 2020 and 2021 many countries undertook various economic policies and economic changes to fight Against the corona crisis. Various taxation reforms are introduced to keep the entrepreneurs Of the nations at the ease. They have been given a certain financial remedy moratorium Facilities during the period of lockdown. This paper is trying to highlight all the tax reforms Which the Government of India undertook during the period of epidemic.

**Keywords:** Tax reforms, Covid-19 Pandemic, Ease of doing business.

### **Introduction:**

**Tax reforms** denotes the change in taxation law by the government according to the latest economic Scenario. **Covid-19 pandemic:** coronavirus disease spread all over the globe which is highly Contagious took many lives and affected economy commerce and industry badly All over the world. **Ease of doing the business:** Ease of doing the business refers to the government taking various measures to keep the entrepreneurs at ease while doing business by providing Help in many aspects. Covid-19 affected all sectors of businesses, Real estate business also hampered badly To boost the real estate business government undertook various reforms. GOVT allowed a credit-linked subsidy scheme till March 2022. An extension of benefit will Allow mid-income home buyers the financial strength to purchase a house. Advantage u/s 80EEA 150000 interest deduction on the purchase of home loans. The benefit is available to the young generation who are purchasing their home first time And it will prove worth it for the mid-income group people. In 2020 the government introduced a time-bound measure to reduce the differential between Transaction value and circle rate by 20% to calculate tax liability it helped both home buyer And developers to clear their stock in the pandemic. Currently, Government has given a tax provision allowing deduction of principal payment under Section 80C. It is also inducing many buyers to purchase homes and boost the real Estate sector. On Under construction project Waiver of GST Currently, GST for under-construction affordable housing units is 1% while for other Real estate projects it is 5% without input credit. The government of India reduced stamp duty and rate of interest of home loans to boost the real estate sector This resulted into many house property purchases which saw more than 100000 registration in Mumbai in 2021. Reforms to boost MSMEs trade and industry. Finance act 2021 has reformed that income from unit link insurance plans should be Chargeable to tax as capital gain like redemption from mutual funds. The percentage of performance security reduced to 3% from 10% because of which Earnest money deposit was released and helped the trade and industry in the difficult Time of Covid-19. The FIDC brought flexibility in case of retail loans given to industry and small businesses Smaller loans Retail and MSMES upto Rs 2 crore May be permitted to become a special Mention account and upgradation in respect of loans upto 2 crore from NPA to standard Category may be allowed to continue. SIDBI is providing a refinance facility to NBFC for onward lending to MSMES and other Appropriate sector. Tax return filing The government has given the ease to file a tax return of F.Y. 20-21 up to 31<sup>st</sup> December 2021 and it is extended Even up to 15<sup>th</sup> march 2022. Due to the pandemic, the business concerns got relief in payment Of tax upto 15<sup>th</sup> march 2022 and senior citizen over 75 years of age having only income of Pension and interest can be excluded from filing of ITR. Contribution of EPF and its interest Regarding EPF contribution and interest on EPF after 1<sup>st</sup> Apr 2021 shall be taxable at the Time of withdrawal provided it reaches upto 250000 in a year. TDS exclusion is made available in case of real estate investment trust and infrastructure Investment trust. Thus, dividend distribution can be done without deduction of TDS in REIT/INVIT With various incentives and ease in the Covid-19 epidemic government has introduced penalized section For non-filing of income tax returns. Section 206 AB introduced higher limits for non-filing of income tax returns. The proposed TDS rate is twice in this section. Exemption



from auditing The business owners who are carrying their all transactions digitally are exempted from auditing. The transaction range is between 5 crores to 10 crores. Budget allocation of MSMEs was 15700 crores from 7572 crores in 20-21 bringing Rs.10000 Crore corpus for provision of guarantee for borrowings. This is a huge provision in epidemic By the government of India for small and medium scale businesses. Reduction of customs duty on flats alloy and steel and reduction of duty on copper And steel scrap. This is again a big reduction to provide relief to businesses. The government has increased the audit limit from 5 crores to 10 crores. Because of This relief many small scale businesses got ease for doing the business The government introduced new criteria for the classification of business, and UDYAM registration was Introduced in MSMEs.

### **Conclusion**

Though the government introduced various tax reforms, it could still be introduced various reforms To give strength and boost the economy. The researcher herby suggested various Reforms government could introduce in the epidemic.

### **Suggestions:**

- 1) The government failed to bring petrol and diesel prices under the purview of GST If it had happened it could have brought a 30% reduction in petrol and diesel prices.
- 2) Interest on borrowed capital should have been increased.
- 3) Taxation on Notified pension scheme should be reduced.
- 4) The limit of 80C should be increased
- 5) Government should increase standard deduction up to 75000 to 100000 As we all observe that medical cost, cost of furniture, Electricity and internet cost is increased in the Covid-19 pandemic.
- 6) Many countries like US UK CANADA IRELAND have introduced certain Tax breaks or tax exemption. No tax exemption or tax break is given by Indian government especially in medical expenditures.
- 7) Separate deduction of education saving should be introduced and it should not be clubbed in 80c.
- 8) The government could have increased tax exemption in section 80D from 50000 to 100000
- 9) The government could have reduced GST on health insurance from 18% to lower regime

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### 3. Satisfaction in Employees is the Lead Cause of Improvement in the Performances of Higher Education Institutes

**Prof. Dr. Pravin Prabhakar Jadhav**  
Shri Shahu Mandir Mahavidyalaya, Parvati Pune.

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#### **Abstract**

At all types of workplaces the employee satisfaction is very much important as there is a direct Relation between employee satisfaction and productivity. Satisfaction is the mental state of mind. It is psychological concept. There is correlation between employee satisfaction and productivity. Employee satisfaction can be defined as a state of mind of an employee that makes him vigorous and active at workplaces. Satisfied employees can take organization to the new heights.

**Terms Used :** Employee Satisfaction, Productivity, Happiness

#### **Introduction**

Understanding your employee's perspective can go a long way towards increasing productivity and happiness. Dissatisfied Unhappy employee can hardly contribute in the success of the organization. Organization can not make every employee happy hundred percent, but try to maximize satisfaction in the employees. Organizations can try to find out reasons for the Dissatisfaction in the employees and make all necessary efforts to make them contented.

Satisfied employee is more performing and action oriented. They are positive professionally Sound hardworking and motivated. Organizations should frame such a strategy that ultimately The employee of the organization will be glad. If we see in a different way unhappy employee Will hardly be productive and low productivity will hamper the progress of the organization.

Organization should give due respect to the the employees, employees should be listened And their suggestions must be accepted if it is co ensure with the goals of the organizations In organizations to make employee satisfaction there should be trust in senior leadership, Assurance given to employees about their well being and smaller gap between what workers Desire and what they do.



The leadership of the organization should be kind enough to handle the employee.

Leadership without kindness is tyrant. Kindness has a direct impact on the employee Satisfaction and productivity as aggrieved employee can not be fruitful to the organization Employees need to be handled with proper care. Dignity of the employee should not be hurt Rather it should be upheld.

### **Rules to Remain Happy Contended and Satisfied**

The following rules are gives support to live happy and contended life

Free your heart from hatred

Free your mind from worries

Make your life simple

Find reasons to smile

Expect less from others and give more to others

We need to be out of clutches of desire

No shortcut for success

Failure is a source of learning

Celebrate even small successes

### **Reasons for Unhappiness at Work Places**

Poor amenities at work

Bad work culture

Stressed human relations

Organizational politics

Imbalanced work life

Monotonous work

Poor stress management

Employee alienation

Lack of support

Poor quality of work life

Personal social issues

Family problems

Poor time management

Weak emotional intelligence

Professional incompetence

Poor work life balance

**What can be Done by the Organization to Make People Happy and Satisfied**

Conduct employee happiness survey

Provide them adequate freedom

Meet them personally

Create occasions to see them happy

Discard dirty politics at work places

Avoid sycophancy

Evolve just and effective reward system

Provide amenities and facilities

Promote and sustain good governance

Ensure impartial allocation of resources

Ensure effective and efficient leadership

Ensure employees involvement and empowerment

Maintain due obedience to govt rules and regulations

Hold consistent communication with stakeholders

**What can be Done by Employees to Remain Happy and Satisfied**

Employees can contribute a lot in ensuring happiness at workplace by making the use of

The following guidelines

Don't be so formal

Make the Boss feel light

Be humorous

Avoid lust for the things belonging to others

Have a goal in life and get busy in accomplishing that

Love others and extend a helping hand to others when they are in need

Evade comparing yourself with others

Get out of the clutches of undue desires

Do not have a strong sense of possession

Fill your life with values as honesty integrity hard work

Believe in excellence rather perfection

Be emotionally intelligent

Be intellectual than impulsive

### **How to Make an Institution a Happy Workplace**

The following pieces of advice can be crucial to make institution a lovable place of work  
Develop a sense of reliance among the employees keep them mentally and physically fit Make  
your employees proud to work with the institution Appreciate them whenever they make good  
performance Never hesitate to give due recognition to them Develop sense of accomplishment  
among the employees Keep the work place environment happy and free from stress Top  
management should always be in touch with the employees.

Work place is a home away from home There is a need to be caring towards the  
employee

The workplace should look colorful playful and there should be transparency

Define the work If the vision of the employers is clear and the job description of the  
employees

Is well defined doing and completing work will be easier.

### **Conclusion**

Happiness is not snatched rather it is created .You are the cause to happiness and  
unhappiness If you keep tools like hatred jealousy criticism greed anger mistrust you tend to  
invite trouble Resulting into dissatisfaction and unhappiness. If your tools are sense of  
appreciation togetherness concern for the others sharing caring attitude the probability of getting  
contented and happy will augment.

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# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

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## Emotional Competence In Higher Education: A literature Review

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### Abstract:

This literature review is aimed at understanding the role of emotional competencies in education, through the previous researches conducted in this respect. With the analysis of the various study results, it is revealed that emotional competencies can be handled with effective techniques of developing self-regulations, self-awareness and enhancement of positive emotions. There are gender differences existing in emotional competency skills among university students. There is a need for inclusion of training for emotional competence, in university curriculum.

Key words: Emotional Competence, Self-awareness, Self-regulation.

### Introduction:

Higher education needs and challenges require emotional skills. One has to build himself to manage his emotions, to sustain and deal with the problems. How one handles his emotions competently or incompetently explains the growth of his/her personality. Now, the broader emphasis is given on developing the emotional intelligence, competencies and effective knowledge. So emotional development with competency skills is a need of the day.

Emotions have been identified from the stage of infancy. The nature of emotional state may be termed as a psychological condition or as a physiological condition modified by cognitive glasses (Shechter and Leventhal 1981). The emotions are strongly influenced by individuals' estimations of their capabilities involving social and cultural factors. Thus, emotions as an impulse towards a definite form of behavior may arouse, sustain and direct activity. It plays an energizing role in the



expression of one's behavior. So, we can say that emotional skills are necessary for a complete development of one's personality for the academic milestones and achievements.

### **Concept of Emotional Competence**

To achieve and maintain a feeling of adequacy, an individual has to acquire a few competencies. Various factors such as intellectual, emotional and physical, play an important part to master these competence skills and knowledge. A person begins to develop his own methods and competence for the growth of his/her personality (Coleman- Maslow 1970). Competencies can be termed as the mastering of abilities to do a particular task, sufficiently, for living and developing the abilities like observation and comprehension. Competence, primarily is a biological concept of human beings, as an urge to act effectively with the environment.

According to Daniel Goleman, 'Emotional competence is a learned ability grounded in Emotional Intelligence'. 'Emotional competency' is an efficiency to deal effectively with several dissociable but related processes and consists of five components. Adequate depth of feeling (ADF), adequate expression and control of emotions (AECE), ability to function with emotions (AFE), ability to cope with problem emotions (ACPE), enhancement of positive emotions (EPE).

### **Recent studies on Emotional Competence:**

Researches conducted in the domain of emotions clearly indicate that personality aspects play a vital role in the manifestation of human behavior to deal with different emotive situations. During evolutionary processes, the organism became capable of dealing with environmental emergencies where these emotions formed a useful set of response patterns. Adequate depth of feeling has found to be greater in children, who perceive their parenting as protection than that of carelessness (Sharma 2003). Emotional expressiveness as compared to emotionally inexpressiveness, perceived as their fathering imbued with greater neglect in a group of adolescence (Tiwari 2004). It is also noted that few variables namely frustration, anxiety, gender, religious affiliation and socioeconomic status affect the level competence in people of high socio-economic status. (Agrawal 1991). It is also noted that competencies are affected by level of frustration. Frustration or regression denotes emotional competencies in people of high socio-economic status. Ego strength promotes the ability to function with emotions and ability to cope with problem emotions (Garg 1996). A few studies were conducted to ascertain the relation of emotional competencies with many types of handicaps and it was found that the children's level of competence differ significantly among both the handicapped and non-handicapped.

Bharadwaj (1997) observed in his study that adequate expression and control of emotions promote the need for achievement in general as well as in congenitally blind girls. Adequate depth of feeling is found to be greater in girls than boys. Silverman, Lafforgue and Clayton (2004) examined relationships between familial emotional support, self-esteem and emotional wellbeing and delinquency. The results revealed

several effects on adolescent's behavior and emotional adjustment. A variety of factors such as intellectual, emotional and physical competencies play an important part to acquire skills and knowledge to the growth of his personality (Rishi Pal 2010).

Anna burkiewicz (2014), promoted the study for first year medical students., in which research emotional competencies reported to be a predictor of inter personal and communicational skills particularly in medicine. The aim of this study was to verify whether there are any differences in structure of emotional intelligence among branches of medicine faculties. The previous reports on studies conducted in Poland, provided statistically significant differences between the students of medicine and other faculties. Concluded that students of medicine obtained significantly lower results in measuring level of emotional competence.

### **Researches on Emotional competence and gender**

Aithat (2017), Constanta Dumitru (2014), Gilar R. et.al. (2015), Helene G. (2021) conducted the researches on the medical students to find out the level of emotional competence with the academic performance with gender effects. No gender effects were found as far as emotional competencies were evaluated among medical students.

In the studies conducted by Michel (2014), K. Sudheer (2017), May Chio Min et.al. (2018), Monika T. (2017), significant differences were observed among college students with respect to gender. Ms. V, Jansi (2017), V, Surendran (2002) also observed the differences in emotional competence with gender in college students. It was concluded that the level of emotional competencies were predictors of one's wellbeing. Roberta W. (2014), Saba A. (2017), Singh B. (2013) found gender differences in medical college students and high scores in the level of emotional competencies in female students than that of the male students.

M.Hojat & J.S. Gonnella, M. Magee, June 2002, conducted a study on empathy in medical students as related to academic performance and Clinical competence with gender. The research hypothesized that the medical students with higher ratings are high in clinical competence in core clinical clerkships. Secondly, women would obtain higher empathy scores than men. Both these hypotheses were confirmed.

### **Enhancement of emotional competence for personality development:**

1. Emotional self-awareness: Person with emotionally self-aware, can balance all types of emotional situations
2. Accurate self-evaluation: One, who, is aware of his strength and weaknesses can judge him selves accurately.
3. Self-confidence: People with self-confidence can take their decisions, stand up with their views firmly and can face the challenges.



4. Positive impact on others: People, who are able to help others, see big picture and influence them for their desired outcomes, are emotionally balanced and get success in their field.

### Conclusions and suggestions:

- Students differ in emotional competence with respect to gender. Female students possess greater emotional skills than male students.
- Psychologist focused that if the appropriate emotions are not expressed on regular basis, or stored, this may result in suppression of emotions.
- For mastering emotional competence, person has a choice of handling situation calmly through self-control.
- Emotional competence involves emotional self-awareness, accurate self-evaluation and building up self-confidence. These factors lead to positive impact in personality development.

With all the above views further researches can be conducted on the step-by-step development in emotional competence at degree level students. When we expect the outcomes of higher education, we should train the students with emotional as well as social skills. There is a need for training and assessment of emotional competence at every step of higher education.

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## Psychological review on sex differences in brain and its cognitive impact in day to day human behavior

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### Abstract:

The present study aimed at comparing the gender differences in brain structure and its impact on the individual behavior. The study focused on anatomical differences in brains of men and women. The literature review suggested neural differences in brain wiring, resulted in different working styles, different emotions and social behavior.

With the help of MRI Scan reports and investigations, brain functioning differs as gender differences. There is a slight change in structure, size and chemical factors in the brain of men and women, with the help of which we can predict how brain works.

With unique structure in brain, female use both the hemispheres and they are master in social skills and more anxious. Due to structural change in men brain, men are aggressive, having high spatial skills and they have long distance tunnel vision.

### Introduction:

Men and women have evolved differently as their bodies and brain evolved in completely different manner. Over millions of years, the brain structures of men and women think and behave differently as the way their brains work. These differences may be attributed to various genetic as well as hormonal and environmental factors. Men and women use different parts of the brain to encode memories, to recognize faces or to make decisions. So, sex differences in brain structure need to be studied as to study the functional working of brains in men and women. Neurologist and Psychiatrist proved that men and women have slightly different brains and different biological wirings which regulates their behavior.

### Aims:

The present study is focused on the questions such as why men and women behave differently as their brain structure differ? What kind of sex differences in brain structure determine the behavioral differences as working styles, emotional experiences and social behavior. Main objective of this study is to find out why men and women think differently and behave accordingly.

### Methodology:

Secondary data is used for this purpose. Mainly medical researches were reviewed. Hypothesis-proved research articles related to gender differences in brain were studied to extract additional relevant information supportive to the study.

Observations based on literature review:

### Differences in male and female brain structure:

#### 1. Differences in size and volume:

D. Kimura, (2000) found that there is a difference in the size of male and female brains. Men have slightly bigger brains than women. Total volume is also higher in men brain than that of women. Regions of Temporal and frontal lobes are larger in women, which are responsible for problem solving, regulating emotions, decision making etc. On the other hand the parietal cortex which is involved in space perception, sexual and social behavior is larger in men.

#### 2. Gray and white matters in brain:

Men have approx. 6.5% more gray matter compared to women. Women possess 10-times greater white matter than men. Men think with Gray matter which is full of active neurons. Women think with white matter which consists more connections between neurons. In her study, Kelly & Levin (2001) found that neurons in women brain were densely crowded, which catches signals detects, may be the result why women tend to score high in tests involved language and communication. Men have 4% more neurons than women and 100gms more brain tissues. Female brains have larger deep limbic system including larger hippocampus than male brains, which results in acute sense of smell, touch etc. Dr. Stein's research (2012) shows that due to greater activity in hippocampus, women are good at recalling words, pictures, everyday events. Men are likely to remember how to find his way out of woods etc.



### 3. Multi-tasking ability of women brains:

A women's brain has 10% thicker connecting cord between left and a right lobe, that's how she can walk, talk and apply lipstick at the same time looking into a mirror. On the other hand, men brains are compared metalized in structure that's why they can only concentrate on one thing at a time, either he will read a newspaper or listen, but can't do both at a time. With this mono tracked ability in men, sometimes they are completely dared and confused by multi-tasking ability of women brains.

### 4. Vision and spacial ability:

Women have peripheral vision and a typical brain structure which allows her clear vision from both sides. Research suggests that men have a long distance tunnel vision, that's why when they look at another object; they have to turn their heads. Men brains are called searching brains for localizing the closer objects like finding keys, socks etc.

Spacial ability is the strongest ability located in men's right hemisphere. Scan reports shows that men are for more able to see third dimension of an object giving depth, direction and locations. Scan reports suggest the women have limited spacial ability which involves dimensions, navigating, reading maps and understanding where you are etc.

### 5. Functional differences and behavior:

Thinking style - It is clear from the previous researches that men use gray matter and women use white matter, when thinking. The largest brain imaging study was conducted by DanialShen, M.D. (2016), in which he analysed 26,000 scan reports. For the tasks given, male relied on just small area on the left side and majority of women used areas in both sides of brain. Also, women showed increased blood flow during thinking. It was observed that Men's brain showed greater activity in regions associated with visual perception, tracking objects and form recognitions.

### Comparative chart showing gender differences and changes in cognitive behavior

Sr.No.	Men & women differ by	Difference M=male F=female M > F	Measurable value/percentage	Impact on cognitive behavior/functional differences
1	Brain area/size	M > F	In male 1250 cm <sup>3</sup> In female 1130 cm <sup>3</sup>	-
	Weight	M > F	Male-1380gms app. Female-1250gms app.	-
2	White matter	M > F	12-20% larger than women	Male use white matter in thinking
3	Gray matter	F > M	10 times more than man	Women think with the gray matter, high gray value results in high motor skills
4	Hippocampus	F > M	Larger and active in females	Due to large Hippocampus women are estrogen sensitive & dominant in left side. It is the relay station of processing memories. Due to it, women use verbal strategies in cognitive reasoning.
5	Amygdala	M > F	It is large in men	Due to large Amygdala, in men, emotional processing is influenced by hormones which produce fear, triggers aggression and action and greater sex drive.
6	Prefrontal cortex, frontal and temporal area	F > M	Larger in women than men	Enables women to look for a solution to conflict, negotiations, compromises
7	Anterior cingulate cortex	F > M	Relatively larger in women	Women are labeled as worrywart as a result, anxiety is four times more than men
8	Brain tissues	M > F	100 gms more in men	-
9	Corpus collosum	F > M	Thicker in women	Enables her to use both hemisphere for verbal and nonverbal processing
10	Hormones Estrogen	F > M	Found greater in female brain	Helps master in social and communication skills, protects physical health or wellbeing
	Testosterone	M > F	Found 10 times more in male brain	A fast acting hormone enables sex drive, game winning, strength and gaining power in men.

### Findings:

- Sex differences exist in every brain lobe including many cognitive regions.



2. Extensive evidence reveals that male and female brains show anatomical, functional and bio-chemical differences.
3. There is a significant difference in brain size, volume and structure of men and women brains, which changes their thinking style and behavior.
4. Neurological differences in functioning of men and women brains show change in abilities they perceive e.g. special ability, sensory ability, multi-tasking etc.
5. The development of MRT, PET SCAN, SPECT-MRI SCANS has been proved effective to evaluate sex difference in brain morphology.

#### **Conclusion:**

1. Men and women brains show differences in structure and anatomy, which result in different behavior pattern.
2. Gender differences have implications for how brain works.
3. Functional working of brain depends upon the neural structure or pattern of men and women brain.

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## डॉ. बाबाराहेब आवेडकर यांचे आर्थिक व सामाजिक विचार

डॉ. रमेश रायाजी वेसाहे

(अर्थशास्त्र विभाग प्रमुख) श्री शाहू नविर महाविद्यालय, पुणे

### सामान्य सारांश

वाचकांसाठी अर्थव्यवस्थेच्या विकाससाठी माते योगदान दिलेले आहे. मूर्धन्य विमीन, रित्यांचे आर्थिक उत्पत्तीकरण आणि मानवी भावनेत अर्थव्यवस्थेच्या विकासासाठी ते महत्वाचे आहे. भारतीय अर्थव्यवस्थेत शेतकऱ्यांची परिस्थिती, आर्थिक विकासासाठी भारताच्या मोठ्या कामगार शक्तीसाठी पुरेपर जापर होत नाही. ती होण्याची गरज आहे. शिक्षणाच्या माध्यमातून समाजाचा विकास होऊ शकतो. म्हणून शिक्षणासाठी त्यांनी महत्वाचे स्थान दिले. त्यांनी आपले संपूर्ण आयुष्य तन-मन-धन राष्ट्रकार्यासाठी व समाज मदतिगारासाठी समर्पित केले. समाज वाचन, विखान करून समाज जागृती त्यांनी केली. जगात आपल्या देशाचे नाव अक्षरशेवत करण्याचे काम त्यांनी केले आहे. म्हणून त्यांना महामान्य असे संबोधले जाते.

### प्रस्तावना -

भारतीय राज्यघटनेने शिल्पकार भारतरत्न कायदेपंडित, क्रांतिकारी व क्रियाशील विचारवंत, राजनैतिकज्ञ, समाज सुधारक, शिक्षणतज्ञ, साहित्यिक या सारख्या अनेक सन्मानाने विभूषित झालेले डॉ. बाबाराहेब आवेडकर हे श्रेष्ठ दर्जाचे अर्थशास्त्रज्ञ होते. स्वयंप्रेरणे आणि स्वकर्तृत्वावर त्यांनी स्वतःची, समाजाची प्रगती साधली पण अर्थतज्ञ म्हणून त्यांची ओळख महत्वाची आहे. त्यांनी स्वतःला मानवमुक्तीच्या लढ्यात ओढून दिल्याने त्यांचे सामाजिक धारणेत राजकीय विचार जितके समाजाला समजले तितके आर्थिक विचार समजले नाहीत. त्यांच्या विचारांच्या आधारावर आर्थिक नियोजनाची अंमलबजावणी झाली असावी तर आज भारताचा वेगळा नकाशा पहावयास मिळाला असावा. स्वातंत्र्य, समता, न्याय व संधुता या तत्त्वावर आधारलेली समाजव्यवस्था व अर्थव्यवस्था निर्माण करणे, हे त्यांच्या जीवनाचे तत्त्वज्ञान होते.

### भारताच्या आर्थिक विकासावढल आवेडकरांचे विचार

डॉ. आवेडकरांनी भारताच्या सविघनात कल्याणकारी राज्याची संकल्पना मांडली होती. तेव्हाच भारताच्या आर्थिक विकासाची दिशा निश्चित झाली. समतेच्या तत्त्वावर सर्वांना विकासाची समान संधी प्राप्त व्हावी. यासाठी काही मूलभूत स्वरूपाच्या सुधारणा त्यांनी आपल्या भाषणातून मांडल्या. भारताच्या

भागासंलग्नाचे प्रमुख कारण भारताचे तत्कालीन भूमी क्षेत्र आहे असे त्यांचे मत होते.

शेतीचे मॉडर्नीकरण, सरकार व श्रमिकांमधील, सरकारने पतयेकत्री व संस्कृती खरेदी विक्री केंद्रे स्थापन करणे या सुचामांनी शेती लाभदायक करणे येऊ शकते. शेतकऱ्याला उत्पादनखर्च आणि मिळणाऱ्या वटात रमाव होत नाही. दुसऱ्यांदा आयात व्यतीक्रेता त्यासाठी दिलेली रक्कम त्यांच्या ११, १२, १३, १४, १५, १६, १७, १८, १९, २०, २१, २२, २३, २४, २५, २६, २७, २८, २९, ३०, ३१, ३२, ३३, ३४, ३५, ३६, ३७, ३८, ३९, ४०, ४१, ४२, ४३, ४४, ४५, ४६, ४७, ४८, ४९, ५०, ५१, ५२, ५३, ५४, ५५, ५६, ५७, ५८, ५९, ६०, ६१, ६२, ६३, ६४, ६५, ६६, ६७, ६८, ६९, ७०, ७१, ७२, ७३, ७४, ७५, ७६, ७७, ७८, ७९, ८०, ८१, ८२, ८३, ८४, ८५, ८६, ८७, ८८, ८९, ९०, ९१, ९२, ९३, ९४, ९५, ९६, ९७, ९८, ९९, १००, १०१, १०२, १०३, १०४, १०५, १०६, १०७, १०८, १०९, ११०, १११, ११२, ११३, ११४, ११५, ११६, ११७, ११८, ११९, १२०, १२१, १२२, १२३, १२४, १२५, १२६, १२७, १२८, १२९, १३०, १३१, १३२, १३३, १३४, १३५, १३६, १३७, १३८, १३९, १४०, १४१, १४२, १४३, १४४, १४५, १४६, १४७, १४८, १४९, १५०, १५१, १५२, १५३, १५४, १५५, १५६, १५७, १५८, १५९, १६०, १६१, १६२, १६३, १६४, १६५, १६६, १६७, १६८, १६९, १७०, १७१, १७२, १७३, १७४, १७५, 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भारतीय कामगार, शेतकरी व औद्योगिक क्षेत्रात त्यांना प्रत्यक्ष होती. समता व स्वातंत्र्य या मूल्यांच्या अर्थाने त्यांनी जेव्हा १९४६ च्या विमान वेतन कायद्यातील तत्सूतीचा फायदा मिळवून दिला १९४७ मध्ये मुंबई विभाग झाला तोच काळी वेतनदंडीर उद्योगाचे औद्योगिक कलजाचे शिबिरक झाले. तेव्हा त्यांनी विशेष केला. ते म्हणतात तोच काळी हा दिवाणी प्रारंभ आहे, पती रुढाचे मुद्दा नव्हे, मनुष्याच्या इच्छेविरुद्ध त्याला काम करण्यास मजबूत पाडणे म्हणजे त्याला मृत्युम वगैरे होय. म्हणजेच कामगार संपाच्या राज्याचे आवेडकर हे समर्थक होते.

### आवेडकर आणि जल विकास

आवेडकर देशाचे मजुरांमधील असमानता त्यांच्याकडे न्यायकाम, पाटबंधारे व ऊर्जा या महत्वाच्या खात्यांचा एक कारभार होता. त्यांच्या सत्तीतील भारतीय भाषाशास्त्रज्ञांचे दृष्टिकोन विकासासाठी मार्गक होते. जल विकासचा प्रश्न



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**मुख्य सम्पादक - डॉ. कृष्णवीर सिंह का मानव पद एवं कार्य पूर्णतः अद्वैतात्मिक है।**  
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## नवीन शैक्षणिक धोरण- 2020

डॉ.रमेश सयाजी देसाई

(अर्थशास्त्र विभाग प्रमुख) श्री. शाहू मंदिर महाविद्यालय, पुणे

गोपवारा

भारतात मागील दोन दशकात शिक्षणविषयक प्रगती मोठ्या प्रमाणात झालेली आहे. मात्र ही प्रगती केवळ संख्यात्मक आहे. गुणात्मक प्रगतीसाठी खूप आव्हाने आहेत. देशातील सर्व नागरिकांना शिक्षित करणे हे भारताच्या अर्थव्यवस्थेपुढील मोठे आव्हान आहे. 2011 च्या जनगणनेनुसार भारतातील शिक्षित दर पुरुषांचा 82.14% होता. तर महिलांचा तो 65.46% होता आणि सर्व प्रौढांसाठीचा दर 74.04% होता.

आपली शिक्षणव्यवस्था मनुष्यबळाच्या गरजा विवारात घेत नाही. तांत्रिक व व्यावसायिक शिक्षणाची स्थिती फारशी समाधानकारक नाही. केवळ सुशिक्षित बेरोजगारांची संख्या वाढविणारेच शिक्षण आहे. असे म्हटले तर वावगे ठरू नये. निधीची कमतरता हे एक महत्वाचे कारण या शिक्षण व्यवस्थेत आहे. सरकारने विविध योजनांच्या माध्यमातून शैक्षणिक विकास साधण्याचा प्रयत्न केला. नुकत्याच जाहीर झालेल्या या राष्ट्रीय शैक्षणिक धोरणाचा विचार या संदर्भात करणे उचित ठरेल.

प्रस्तावना-

29 जुलै 2020 रोजी भारत सरकारने राष्ट्रीय शैक्षणिक धोरण जाहीर केले. डॉ. कस्तुरीरंगन यांच्या अध्यक्षतेखाली नऊ सदस्यीय समितीने 2019 मध्ये राष्ट्रीय शैक्षणिक धोरणाचा मसुदा सादर केला. त्यावर आधारित राष्ट्रीय शैक्षणिक धोरण 2020 आले आहे. 1 सप्टेंबर 1961 रोजी राष्ट्रीय शैक्षणिक संशोधन व प्रशिक्षण परिषद ही संस्था स्थापन केली. ही संस्था देशातील शालेय शिक्षणासंदर्भातील सर्व समस्यांबाबत अभ्यास करते. या संस्थेला राज्यशासन व केंद्रशासन यांनी शैक्षणिक धोरण आखणे व कार्यवाहीबाबत सल्ला द्यावा असे अपेक्षित होते.

इंदिरा गांधी यांनी 1964 - 1984 पर्यंतच्या शिक्षण आयोगाचे वृत्तांत व शिफारशी लक्षात घेऊन डॉ. त्रिमुना रेन यांच्या अध्यक्षतेखाली पहिले राष्ट्रीय शैक्षणिक धोरण जाहीर केले. 1985 मध्ये राजीव गांधी यांनी केंद्र शासनाच्या पूर्वीच्या शैक्षणिक धोरणात आवश्यक ते बदल केले. 1986 साली

देशातील संपूर्ण शैक्षणिक संस्थांसाठी नवीन शैक्षणिक धोरण लागू केले. 1992 मध्ये पंतप्रधान नरसिंहराव यांच्या सरकारने जनार्दन रेड्डी यांच्या अध्यक्षतेखाली शैक्षणिक धोरणाचा पुनर्विचार करून राष्ट्रीय शैक्षणिक धोरण आवश्यक त्या बदलांसह 1996 मध्ये प्रसिद्ध केले. 2005 साली पंतप्रधान मा. मनमोहन सिंग यांनी किमान समान कृतीशील कार्यक्रमावर आधारित नवे शैक्षणिक धोरण आखले. 2014 नंतर पंतप्रधान नरेंद्र मोदी यांनी पूर्वीच्या राष्ट्रीय शैक्षणिक धोरणाचा आढावा घेण्यासाठी 2016 मध्ये केंद्रीय सचिव टी. एस. आर. सुब्रमण्यम यांच्या अध्यक्षतेखाली राष्ट्रीय शैक्षणिक धोरण समिती नेमली.

यानंतर 2019 मध्ये राष्ट्रीय शिक्षण धोरण मसुदा भारत सरकारच्या मनुष्यबळ विकास खात्याने जनतेसमोर ठेवला. आता 34 वर्षांनंतर राष्ट्रीय शैक्षणिक धोरण नव्याने जाहीर करून भारतीय शिक्षण व्यवस्थेत प्राथमिक शिक्षणापासून उच्चशिक्षणापर्यंत अमुलाग्र बदल केलेले आहेत. देशात किमान शिक्षणाचा टक्का वाढत असला तरी गुणवत्तेच्या बाबतीत काही प्रमाणात प्रश्नचिन्ह आहेत. सुमारे 40,000 कॉलेजेस, 800 पेढा जारत विद्यापीठे आहेत परंतु विद्यार्थी नाव नोंदणी मध्ये प्राथमिक आणि माध्यमिक शिक्षणाच्या तुलनेत उच्च शिक्षणाचे प्रमाण 2018 मध्ये 26.3 % होते. आता नव्या शैक्षणिक धोरणात ते 2035 मध्ये किमान 50 टक्क्यांपर्यंत वाढविण्याचे उद्दिष्ट ठेवलेले आहे. 1986 च्या शैक्षणिक धोरणातील अनेक मुद्दे मागील 34 वर्षांत पूर्ण होऊ न शकल्याने त्यांचे पुनरावलोकन करून ज्या बाबी अपूर्ण आहेत. त्यात काही सुधारणा करण्याची संधी आहे. त्याचप्रमाणे महिलांच्या शिक्षणासाठी विशेष प्रयत्न, पूर्व प्राथमिक शिक्षणाकडे विशेष लक्ष, व्यावसायिक शिक्षणाची आवश्यकता या मुद्द्यांचा विचार शैक्षणिक धोरणात केलेला आहे.

गरीब व श्रीमंत यांच्या शिक्षणातील विषमता ही नवीन शैक्षणिक धोरणात घेतली आहे. म्हणून सरकारी आणि खाजगी शाळांमध्ये शिक्षणात समानता आणण्याची गूणिका प्रामुख्याने मांडण्यात आली आहे. शिक्षण आयोगाची स्थापना करण्याची आणि खाजगी शाळांना नियंत्रित करणे ही शिफारस नवीन



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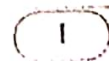
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## भारतातील शिक्षण आणि मानव संसाधन विकास —एक दृष्टिक्षेप

डॉ. रमेश सयाजी देसाई

(अर्थशास्त्र विभाग प्रमुख)

श्री. शाहू मंदिर महाविद्यालय, पुणे

प्रस्तावना:-

आधुनिक काळात मानव संसाधन विकास या संकल्पनेला अत्यंत महत्वाचे स्थान प्राप्त झालेले आहे. मानवाने निरनिराळ्या प्रकारच्या साधनांच्या आधारे आपला विकास साधला आहे. म्हणून मानव देखील एक संसाधन आहे असे म्हटले जाते. मानवाने आपल्या बुद्धिमत्तेच्या जोरावर स्वतःचा विकास साधला असून प्रगतीची निरनिराळी शिखरे काबीज केली आहेत. म्हणूनच तर मनुष्य हा इतर सर्व प्राण्यांहून वेगळा व वैशिष्ट्यपूर्ण बनलेला आहे. विकासाबरोबरच त्याच्या गरजाही मोठ्या प्रमाणात वाढत आहेत. मानवाच्या विविध प्रकारच्या गरजांची पूर्तता करण्यासाठी निसर्गातील किंवा पर्यावरणातील जे घटक उपयोगात आणले जातात. या सर्व घटकांना संसाधने असे म्हणतात. संसाधनांचे नैसर्गिक संसाधने व मानव निर्मित संसाधने असे दोन प्रकार पडतात. देशाच्या विकासाचा महत्त्वाचा स्रोत म्हणजे मानव संसाधन होय. मनुष्य यंत्रसामग्री, पद्धती, पैसा आणि वस्तू या संसाधनांची देशाच्या सर्वांगीण विकासासाठी गरज असते. राष्ट्रीय विकासाचे ध्येय साध्य करण्यासाठी मनुष्यबळाचे मूल्यमापन, त्याचे स्थान आणि त्याला प्रशिक्षित करणे व त्याचा वापर योग्य रितीने करणे आवश्यक असते. हे शिक्षणातूनच घडत असते.

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## १. कोविड-१९ चा भारतीय अर्थव्यवस्थेवर झालेला परिणाम

डॉ. रमेश सायजी देसाई

अर्थशास्त्र विभाग प्रमुख, श्री. शाहू मंदिर महाविद्यालय पर्वती पुणे.

### प्रस्तावना

लोकांचे प्राण वाचवण्याची तातडीची गरज - "जान है तो जहान है", नुसार देशभरात सुरुवातीच्या टप्प्यात कोविड -19 चा प्रसार रोखण्यासाठी भारताने 24 मार्च 2020 रोजी देशभरात 21 दिवस कांटेकोर टाळेबंदी घोषित केली. टाळेबंदीमुळे देशातील आरोग्य आणि चाचणीसंबंधी पायाभूत सुविधांच्या उभारणीला वेळ दिला. वेळेत थोथ घेऊन उपचार आणि नोंद केल्यामुळे कोरोना संक्रमणापासून बरे होणाऱ्यांची संख्या सातत्याने वाढत आहे. तरी यावर्षी पुन्हा कोरोना विषाणूच्या वेगाने फैलाव झाल्याने अवघ्या जगावर त्याचे परिणाम जाणवले. कोव्हिड-१९ ही जागतिक महामारी म्हणून घोषित होऊन आता वर्ष उलटून गेले. बाजारात लग्न उपलब्ध झालेली आहे. तरी 10 टक्के लोकांनाच लग्न दिलेली आहे. 90 टक्के जनता प्रतीक्षेत आहे. लग्न देऊनही करोना थांबता थांबे ना त्याने अजून रद्द रूप धारण केलेले आहे. अजूनही संपूर्ण देशात लसीकरण होणे गरजेचे आहे. आणि ही स्थिती बदलण्यासाठी सरकार बरोबर समाजानेही पुढाकार घेतला पाहिजे. समाज मन बदलले पाहिजे. यासाठी जनजागृती होणे गरजेचे आहे. लसीचे महत्त्व लोकांना पटवून दिले पाहिजे. भारत हा विशाल असा देश आहे. अशा विशाल देशात लोकांमध्ये प्रमाणही जास्त आहे. गरीबीचे प्रमाणही अधिक आहे. त्यामुळे संचार बंदी किंवा कडक लॉकडाऊन हा पर्याय योग्य नाही. यत्नून मार्ग काढला पाहिजे कारण आपली अर्थव्यवस्था विकसित नाही तर ती विकसनशील आहे. विकसनशील अर्थव्यवस्थेला हे परवडणारे नाही. शिवाय संघटीत क्षेत्रापेक्षा असांघटीत काम करणारे लोक अधिक आहेत. त्यामुळे अर्थव्यवस्था कोलमडून जाण्याची शक्यता अधिक दिसून येते. कारण 40 कोटी लोकांच्या असांघटीत क्षेत्रात काम करते म्हणजे कामगार, दुकानदार भाजीपाला विक्रेते, लहान उद्योजक, हॉटेल व्यावसायिक यांचा यात समावेश होतो.

### अभ्यासाचा उद्देश

या विषयाचा अभ्यास करणे महत्वाचे आहे कारण मध्या जी परिस्थिती आहे त्या परिस्थितीचा अनुसरून हा विषय आहे. त्यामुळे या विषयाचा अभ्यास करणे गरजेचे आहे. हा विषय केवळ भारतापुरता मर्यादित नाही तर संपूर्ण जागतिक स्तरावर याचे परिणाम होत आहेत. एखादी युद्धजन्य परिस्थिती असते तशी परिस्थिती निर्माण झाली आहे. यामुळे संपूर्ण अर्थव्यवस्था विस्कळीत झालेली आहे. लोकांचे रोजगार बुडाले, बेरोजगारीत वाढ झाली, मागणी कमी झाली त्यामुळे नैराशाचे वातावरण निर्माण झाले आहे. अशा परिस्थितीत सरकारने पुढाकार घेऊन या वातावरणातून अर्थव्यवस्थेला बाहेर काढावे लागेल त्यासाठी सरकारकडून प्रयत्न केले जात आहे परंतु काही घटक राज्यांना केंद्राकडून फारशी मदत मिळत नाही. राज्यांना दुजाभाव केला जात आहे. अशा या कठीण काळात केंद्र व राज्यांनी मिळून एकत्रित लोकांची कामे केली पाहिजेत देशात रुग्ण संख्या वाढत आहे. हे माघ सवार्नी लक्षात घेतले पाहिजे लोकांचे प्राण महत्वाचे आहेत राजकारण नाही. जागतिक आरोग्य संघटनेने भारतातील करोनामुळे होणाऱ्या मृत्यू वढल चिंता व्यक्त केली आहे.

### अभ्यासाची उद्दिष्टे

या विषयाचा अभ्यास करण्यासाठी खालील उद्दिष्टे विचारात घेण्यात आली आहेत.

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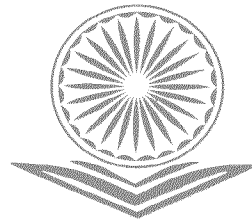
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## 21. A Study of Impact of COVID-19 on Agriculture Sector with Special Reference to Ahmednagar and Pune Districts

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### Abstract

As near about 70 percent of rural households still depend primarily on agriculture for their livelihood. Like other sectors COVID-19 pandemic has also impacted agricultural sector extensively. The restrictions imposed by the Government of India in order to reduce the number of rising cases in the country has immensely impacted the agricultural sector directly and indirectly. It is observed that COVID-19 has impact on production, marketing and consumption activities of agriculture sector. Though government kept this sector open for work being an essential service for livelihood, still this pandemic has affected production and marketing of agricultural products. It has indirectly restricted access to markets which has resulted into increased prices of food commodities affecting the consumption of common people. The pandemic created a physical, social, economic and emotional disorder on all the stakeholders of agricultural sector. This paper assessed the impact of the spread of COVID-19 and the lockdown on agriculture sector in general and farmers in particular. The paper has also studied both financial and non-financial aspects of agri-business. Researcher strongly felt that the government has correctly issued lockdown guidelines that exempt farm operations and supply chains. But implementation issues led to labour shortages and falling of prices of agriculture produce. Majority of the people were not buying vegetables, dairy products, poultry products and many other agriculture produce from farmers because of the fear in the mind of spread of COVID-19 from vegetables, fruits, milk, eggs etc. This resulted fall in overall demand. Thus, there are many like issues relating to impact of COVID-19 on agriculture sector discussed in this paper.

**Key Words:** Agriculture Sector, COVID-19, Farming, Restrictions, Milk, Livestock, Shortage, Pandemic.

### Introduction

Agriculture and its allied sectors provides the largest source of livelihoods in India. Before Covid-19 pandemic, in general agriculture sector contributes about 17 per cent to Indian



GDP. 70 percent of rural households still depend primarily on agriculture for their livelihood. In addition, the agricultural sector in India accounts for 60% of all rural employment and is thus the single largest source of livelihoods.

As far as COVID-19 is considered, it was originated from Wuhan, China. The disease has spread throughout the whole world and emerged into a pandemic. The pandemic has not left any sector to impact. Thus, it has also impacted agricultural sector extensively. The restrictions imposed by the Government of India in order to restraint the number of rising cases in the country has immensely impacted the agricultural sector.

Thus, considering the agriculture sector, lockdown due to COVID-19 has resulted into the disruption of production and supply of agriculture goods and services. During the lockdown period, goods and services were not supplied in adequate quantities to meet existing demand. At the same time, as economic units were shut down, people lose jobs and wages. When lockdown was in place, people did not venture out to purchase goods and services. Thus, as a result of reduced consumption, aggregate effective demand also fell down. Researcher observed that the Covid-19 lockdown was unique in which both demand and supply fell. This was not a normal circumstance both for the farmers and consumers.

### **Need and Importance of the Study**

As discussed above, COVID-19 pandemic has impacted agricultural sector extensively. The restrictions imposed by the Government of India in order to curtail the number of rising cases in the country has immensely impacted the agricultural sector. A pandemic shock can have a greater significance on economies due to lost human lives. In addition to this pandemic, during the same time, agriculture sector also faced weather shock such as drought, flood or a trade restrictions. Thus, all these factors affected agricultural sector. The pandemic disrupts demand and supply of food impacting the supply chain. Considering these factors into account, researcher strongly felt to study the impact of the pandemic on the agriculture sector.

### **Objective of the Study**

1. To study overall background of Covid-19 pandemic.
2. To Study the Impact of Covid-19 on Indian Agriculture Sector in general and farmers in particular of Pune and Ahmednagar district.

### **Research Methodology**

While studying as well as analyzing the topic, researcher used both methods of data collection i.e. primary and secondary data sources. The secondary data has been collected from books, articles in journals and newspapers whereas primary data and information has been

collected from farmers, householders and labourers. Primary data has been collected from 50 sample respondent farmers, 50 householders in urban areas and 20 agriculture labourers. Researcher used interview method with the help of phone survey to gather primary data from these sample respondents. Researcher has selected these sample respondents from Pune and Ahmednagar districts. While selecting farmers, researcher has selected sample farmers who are completely doing agri-business and also doing supporting and allied agri-businesses such as goat farming, dairy farming, poultry farming etc.

Considering the severity and spread of disease in Maharashtra, it was not possible to do extensive fieldwork, with a wider and a larger sample. Hence, a small sample size was chosen. A purposive sampling technique was employed to ensure that different farmers were chosen depending upon land holding size (small/big landholding), crops they grow (cereals, pulses, short duration crops, vegetables, perennial crops).

### **Findings of the Study**

Important findings of the study were as follows:

1. It is found from the sample respondents that distance of their agriculture land to nearest tehsil market, distance of village to nearest output market, distance of village to district headquarter market is so far which incurs the cost of transportation at higher level.
2. Sample farmer respondents opined that government has correctly issued lockdown guidelines that exempt farm operations and supply chains of agriculture sector. But there was many loopholes in implementation policy which led to labour shortages and falling prices of agriculture produce.
3. During the pandemic, it is opined by householders that rates of agricultural produce (vegetables, grains, fruits, dairy products, poultry products etc.) in urban areas or cities were very high. Whereas, farmers opined that they have sold their produce at very low rate to middlemen (agents). It means that middlemen took huge benefit of the pandemic. It indicates that due to disruption of supply chains, farmers got less price to their produce and due to restricted market arrangements and the disruption of supply chains researcher found price rise in retail market. Consumers faced the challenge of gaining access to adequate quantities of food at affordable prices.
4. Sample householders were of the opinion that most of the people were not buying vegetables and many other agriculture produce from farmers or even retailers because of the fear in the mind of spread of COVID-19 which may spread from vegetables, fruits, milk, eggs etc. This resulted fall in demand. It resulted into the prices crash

during COVID pandemic. Hence farmers incurred losses in case of milk and other dairy and poultry products. Thus, due to perishable nature of produce of most of the agriculture products, farmers couldn't recover their cost of expenditure incurred to produce their products.

5. Due to decrease in demand of the agriculture produce, farmers had to face a debt crisis and a delay in their short investment decisions.
6. Farmers opined that perishable crops like fruits and vegetables cannot be stored for longer duration and hence, farmers growing such types of produce were worst hit during the lockdown.
7. During the lockdown, inter-district and inter-state transport was completely halted, farmers faced severe issues in selling their produce. Alternatively, farmers had to sell their produce locally at an extremely low price or had to see their produce deterioration. The price of onions and other vegetables crashed to Rs. 5 to Rs. 10 per kg. However, middlemen were selling the same produce at Rs. 20 to Rs. 40 per kg. Thus, agricultural prices have collapsed for farmers on one side and increased to consumer on the other side due to lack of market access including the stoppage of transportation and closure of borders. Many farmers also complained that heavy transportation cost was required to transport goods from the place of farm to urban market during the pandemic period.
8. Farmers were unable to get manures and pesticides during the pandemic period. Thus they were facing the shortage of agricultural inputs like fertilizer and pesticides.
9. There was a huge crunch of finance during the pandemic period.
10. Shortage of Labour: Scarcity of farm labourers during pandemic period was faced by most of the farmers as labourers were feeling fear of COVID-19 in their mind. They were also not worried about the farm work as they were receiving grains and food from ration and also from many schemes of government and charitable trusts.
11. Farmers in the selected villages have approximately 2-3 domestic animals (cows or buffaloes) per household. They reported that the price for milk declined during the lockdown. The closure of sweet shops and restaurants led to a decline in demand for milk. Prior to lockdown the price was Rs. 25 to 30 Rs per litre which dropped to 18 to 20 Rs per litre. Thus, the prices of supporting agriculture business such as dairy, poultry was reduced tremendously during the pandemic period. Farmers were unable to sell their milk as buyers had fear in their mind of COVID disease spread.



12. Farmers current investment decisions like building shade for domestic animals, buying new tractor, and building new pipelines for irrigation for the new cropping season were halted or delayed due to the lockdown. They were also unable to build shade for their livestock animals as raw material suddenly got expensive and labour was unavailable.
13. Poultry farmers have been badly hit due to misinformation, particularly on social media, that chicken carries COVID-19 infection.
14. Sample farmers opined that they were in crises to purchase raw material such as seed, manures, tilling work etc. required for seeding and growing agriculture produce during the season.
15. During the pandemic period most of the market places were closed by Government to control on the pandemic. This has resulted to dispatch perishable agriculture product in the farm land only. i.e. without sell. This has resulted complete loss to farmers.
16. Sample respondent farmers concluded that agri-business is a business of gamble where only in this sector producer didn't know whether his produce will earn profit or not as there is no fixed price mechanism. In most of the cases they didn't get remunerative prices. Thus, overall there is no fixed pricing structure for most of the agriculture produce.
17. Sample householder respondent opined that COVID-19 induced lockdown in India which has disrupted food markets and forced consumers to alter their consumption patterns. Thus, due to pandemic, consumers' buying behaviour has changed, they shifted towards greater online transactions.
18. Sample farmer respondents opined that their income decreased during lockdown due to reduced agricultural activity. This has resulted into the stoppage of debt repayments to a major extent.

### **Suggestions**

Considering all the above finding, researcher strongly felt that there is urgent need to strengthen the collapsed agricultural sector. There is a need to establish farmer producer organizations or farmer producer companies and work in the network of the national and international food system. These steps together will have the potential to overcome challenges of production and marketing risks of the farmers. Reforms in agricultural finance, access to cheap loans has to be enabled, especially for small and marginal land holders to revive the sector. There is an urgent need to restructure agricultural loans and repayment schedules, there is a need to withhold the declaration of long-term loans as nonperforming asset (NPA), interest subsidy on

availed loans during the pandemic period etc. should be implemented to safeguard the livelihoods and welfare of the farmers. It is also found, though the government has correctly issued lockdown guidelines that exempt farm operations and supply chains but implementation problems led to labour shortages and falling prices which must be rectified in future. Farmers must have continued access to markets. Last but not the least, farmers and agricultural workers should be included in the government assistance package to address the farmers crisis both at state and central level.

### **Conclusion**

To conclude, lockdown has disrupted production and supply of goods and services of agri-business. People at large in the urban areas were not supplied with adequate quantities of goods and services during this pandemic situation. There is also need to pay attention towards small and medium enterprises who are running with raw materials from the agriculture and allied sector or otherwise, so that the rural economy doesn't collapse. Farmers are facing difficulties in every aspect of farming i.e. from the purchase of inputs, sowing, and labour use, to harvesting, marketing, and processing etc. Researcher strongly felt that there is urgent need to strengthen the collapsed agricultural sector under which steps like restructure of agricultural loans and repayment schedules, improvement in transportation, storage and marketing facilities etc. should be revised.

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## A Study of Impact of COVID-19 on Tourism Sector with Special Reference to Konkan Region

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### Abstract

*The tourism sector is one of the important sector of the country as far as socio-economic factors are concerned. The purpose of this study is to examine the impact of COVID-19 on the tourism sector in India in general and Konkan region in particular. From secondary literature, it is found that the Indian Tourism Industry accounted for 9.2% of India's GDP in 2018 and provided 42.673 million jobs. Thus, it forms 8.1% of its total employment. The present study attempts to find out exact impact on tourists, tourism places/villages, tourists transporters, etc. This paper focuses on the potential economic effects due to standstill of tourism. The effect will carry over for short, medium and even for long term especially in the Konkan region. As these Konkan villages near sea shore are highly dependent on tourism. COVID-19 pandemic has curtailed the prosperity of these villages as tourism entrepreneurs seriously compromised by the fall of tourism revenues. Researcher strongly feels that this sector is highly affected and has caused great losses due to COVID-19. Thus, this study provides an in-depth perception of the main issues about how this pandemic affects the Konkan tourism villages/places, residents of these villages, local labourers especially women population, tourists' transporters etc.*

**Key Words:** Tourism Sector, Tourists, Tourism, COVID-19, Women Entrepreneurs, Household Entrepreneurs.

### Introduction

India is having popular destinations for domestic and international travellers to visit. Before the pandemic in India, the travel and tourism industry was growing rapidly. The Indian tourism industry accounted for ₹16.91 lakh crore that is 9.2% of India's GDP in 2018 and was providing 42.673 million jobs, which is 8.1% of its total employment. Thus, the tourism is considered to be one of the biggest and rapidly growing industry.

Due to spread of infectious disease of COVID-19, the tourism industry has become very unstable. Even travel across the states and inter-district was prohibited. There was a curfew due to which movements were restricted. As a result, the tourism activities came to a standstill. It is also observed that other essential industries of the countries were unlocked, but restrictions on tours and travel were still into existence.

### Rational of the Study

In the current situation where Covid-19 was announced as a pandemic by the World Health Organization, the Government of India announced a complete lockdown of the nation that had a strong impact on the economy, mainly the tourism and hospitality industry, which is struggling to open even after the lockdown. The rapid spread of the coronavirus pandemic stopped domestic as well as international activities of tourism. Countries around the world continued to impose restrictions on travel as apart to hold the spread of the virus. It is not just konkan region that has witnessed such a drastic downfall in tourist arrivals. Every major tourist place across the country is facing the same revenue crunch. In fact, tourism is a major source of revenue and employment of villages near sea shore of konkan region.

The study focused on understanding the pandemic situation, and how it affects the konkan tourism and hospitality industry in general and small and medium household tourism entrepreneurs. Researcher found that these small and medium entrepreneurs had started their tourism hospitality business because they are residing near sea shore, they don't have any other source of income in these villages and since many years they are surviving to a major extent due on tourist hospitality.



Now, these entrepreneurs have constructed huts and small buildings and providing lodging and boarding hospitality to tourists. In addition, they are also providing transport facility to their tourists as per their demand, guiding tourist about sea shore, guarding tourist from sea water, providing dining facility, etc.

Considering this fact into account, this research was undertaken to examine the impact of this pandemic situation on tourism sector in general and konkan region in particular which include small and medium size tourist villages near sea shore of konkan region. Researcher has visited and studied the impact on various aspects such as hospitality, food services, transport, mathematics of economics, employment issue etc. of these small tourism entrepreneurs.

### **Objective of the Study**

The objective of this research paper is to measure the impact of the occurrence of Corona virus on the tourism industry in India in general and Konkan region in particular. Therefore, the objective of the study is to investigate the effect of efficiency and effectiveness of COVID-19 on local small tourism entrepreneurs which includes tourist transporters, small household tourism entrepreneurs and tourists.

### **Research Methodology**

Researcher has selected Anjarle, Velneshwar, Harne, Alibagh villages for the study. To understand the views about impact of COVID-19 on their small business, researcher has selected 50 small and medium household tourist entrepreneurs who are providing various traditional hospitality to tourist in their house. 50 women belong to self-help group who are producing local products from mango, maize and other household consumables. 20 people who are doing the business of travelling with their own small car or traveller bus. 25 women employees who are working under these small household tourist entrepreneurs. All the above sample is selected on the basis of simple random sample method.

Researcher used both methods of data collection. Secondary data is collected with the help of articles in the newspaper and online journals. Whereas primary data is collected by using interview method with all the above sample respondents. In addition, researcher also used personal observation method while shaping findings.

### **Findings (Analysis and Interpretation of the data)**

1. From the total sample respondents, it is found that majority i.e. 47 (94%) are women small and medium tourists entrepreneurs, 50 (100%) are women belong to self-help group, 20 (100%) are male travellers and all the 25 employees working under these small and medium entrepreneurs. It indicates that tourist sector besides sea shore region is run majority by women entrepreneurs. This helps their family for economic support.
2. It is found that number of tourists has been reduced drastically during the pandemic. According to them, more than 95% tourists could not turn or visit sea shore during this period of pandemic. It indicates that there is a huge economic loss to these small tourist entrepreneurs.
3. It is found that many of the regular tourists were ready to visit sea shore, but due to strict lock-down and rules and regulations, tourists did not visit their places.
4. The marketing activity of Self-help group was completely stopped due to no sale of their manufactured products. This resulted into a huge economic loss to these members of Self-help group which in turn affected loss of work/employment to member house wives of these Self-help group. It is also found that most of the self-help groups have not repaid their loan instalment taken from cooperative banks.

5. It is also found that the wages or profit share received from these self-help group contributes towards the family consumption and other miscellaneous expenditure. However due to curtailment of self-help activities, the burden of such income went to the male member of the family.
6. There are no special marketing activities of these small tourist entrepreneurs. They were not contacting to tourists from cities like Pune or Mumbai to visit. They are running their lodging and boarding business traditionally on the basis of "Athithi Deo Bhav". Thus, the occupancy of their small huts or houses and food consumption impacted a lot and came to a standstill.
7. It is found that during the pandemic of COVID-19, these people also faced the calamity of heavy rain and cyclone which have dismantled their homes and trees.
8. The unemployment rate has also increased during the pandemic period.
9. Travelling is one of the important factors of tourism industry. Considering the opportunity, few family members have purchased small cars and traveller buses for the income point of view on vehicle loan basis. However, due to complete lock-down, most of the travellers could not even pay their loan EMI's since last many months. Researcher found that their vehicles are stagnant at one place as there is no demand or call from tourists at all. They are also unable to pay their vehicle insurance and regular maintenance of their vehicle.
10. It is found a high proportion of the jobs are undertaken by women in the study area as far as food cooking, lodging and boarding activities. However, most women hold low skilled jobs in the tourism sector.
11. Researcher found that villages near sea shore are at remote places where ordinary women cannot go to urban area for the job or any other type of work. Therefore, tourist business is most beneficial to these women to earn for their family and support livelihood.
12. Sample tourists' respondents opined that they have decided to not to go for travel for minimum two to three years due to the fear of CORONA virus. They said that there may be chances of CORONA as there is no perfect remedy available on this disease. Thus, it indicates that the pandemic will affect this sector even in coming two to three years.
13. It is found that due to non-availability of tourist in this sector, many of the workers and small tourist entrepreneurs moved to other sectors to earn livelihood. Most of them are selling vegetables in the urban areas. This shows unemployment as well as displacement.
14. It is also found that being low-skilled, casual and temporary workers, majority of them find difficult in seeking employment in other sectors of the economy.
15. It is found that more than 87 per cent of the sample tourists' entrepreneurs that they have stopped to repay their loan instalments due to non-availability of sources of revenue.
16. Sample tourist entrepreneurs have demanded for loan waiver from the government as there is complete lock down in the tourist sector. However, it is found that most of the entrepreneurs have taken loan from private sources such credit cooperative societies, relatives, moneylenders etc. as the nationalised banks are not offering loans to this sector small entrepreneurs because of not having repayment assurance from these people.

### Recommendations

Researcher strongly felt that there is a need to promote tourism sector as the sector is in very pathetic and critical situation. Everything is stopped and come to a standstill. On the other side there is no alternative sources of business/ services available at these regions to earn something equal to their normal revenue.



Therefore; to overcome the situation tourist entrepreneur who will follow all the precautionary measures should be allowed to run their business and tourists who will follow all the precautionary measure should also be allowed to visit these places without any restrictions.

Researcher is of the opinion that there is a need that the government and other stakeholders should offer financial aid to tourism sector. Government should provide certain soft loans with minimum interest rates and must issue additional funds for the betterment of tourism sector in the near future.

These entrepreneurs will have to recuperate the trust and confidence of people in the recovery period to travel again after the pandemic. Unlike the other sectors, the tourism sector relies heavily on trust and thus will take a longer time to return to routine in the recovery period because tourists need to ensure that the situation is safe and secure before they step out to travel again. Researcher strongly felt that it is the need of the hour that government should take early steps to overcome the present slowdown in tourism industry by analysing its long-term impacts at the earliest.

## Conclusion

Tourism sector is worse affected because it is driven by the psychology of tourists who are very sensitive to safety and security aspects. It will be difficult for the travel and small and medium tourism entrepreneurs to attract tourists during the pandemic as their safety is of paramount importance. These entrepreneurs will have to recuperate the trust and confidence of people in the recovery period to travel again after the pandemic. Unlike the other sectors, the tourism sector relies heavily on trust and thus will take a longer time to return to routine in the recovery period because tourists need to ensure that the situation is safe and secure before they step out to travel again. Researcher strongly felt that there is the need of the hour that government should take early steps to overcome the present slowdown in tourism industry by analysing its long-term impacts at the earliest otherwise this sector will remain affected by the widespread of COVID-19 and may remain for a long duration.

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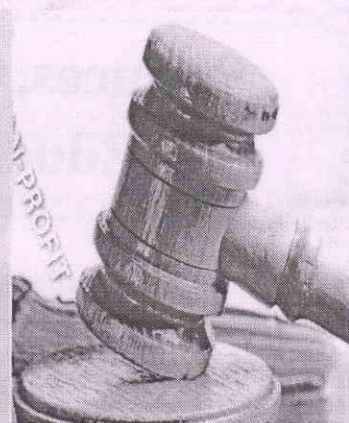
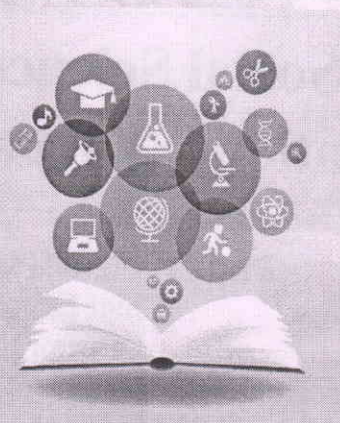
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श्री शाहू मंदिर महाविद्यालय, पर्वती, पुणे ४११००९.

### सारांश (Abstract)

भारत देशाने संसदीय लोकशाही पद्धतीचा स्वीकार केलेला आहे. संसदीय लोकशाहीत सत्तेचे विकेंद्रीकरण हा एक अतिशय महत्वाचा घटक आहे. विकेंद्रीकरणात केंद्र, राज्य, जिल्हा, तालुका व गावपातळी इत्यादी विविध स्तरांवरून संघटन व व्यवस्थापन होत असल्याचे दिसून येते. सद्यःस्थितीचा आढावा घेतला असता, असे दिसून येते की, १९६५ च्या नगरपरिषद कायद्यानुसार नगरपरिषदांनी कायद्यानुसार ऐच्छिक व अनिवार्य सेवासुविधा पुरविणे आवश्यक आहे. मात्र या सेवा सुविधा पुरवित असताना नगरपरिषदांना आर्थिक समस्या अथवा अडचणींना मोठ्या प्रमाणावर तोंड द्यावे लागते. संशोधकास असे वाटते की, आर्थिक बाबीतील शिस्त व स्वतःहून नवनवीन उत्पन्नाचे स्रोत शोधले तर त्यामुळे Infrastructure आपल्या क्षेत्रात देवू शकतात. तर या नगरपरिषदांच्या हद्दीतच मोठ्या प्रमाणावर औद्योगिक वसाहती स्थापन करण्यासाठी आकर्षित होतील. पर्यायाने या कार्यक्षेत्रातील व जवळच्या नागरिकांना मोठ्या प्रमाणावर रोजगार मिळल्यास मदत होईल. व त्या उद्योगांकडूनही या नगरपरिषदेस विविध कराच्या रूपाने उत्पन्न वाढीस मदत होईल. त्याचप्रमाणे या नगरपरिषदांनी आपला कारभार प्रभावी व पारदर्शक करणे आवश्यक असून, आपल्या कारभाराची प्रभावी अंमलबजावणी करणे आवश्यक आहेत. प्रस्तुत संशोधन लेखात संशोधकाने 'क' नगरपरिषदांचा नमुना अभ्यासासाठी निवडला आहे. त्यासाठी संशोधकाने दोन्हीही स्रोतांचा म्हणजेच प्राथमिक व द्वितीय स्रोतांचा वापर केला आहे. या स्रोतांद्वारे माहिती मिळवण्यासाठी संशोधकाने पश्चिम महाराष्ट्रातील 'क' वर्ग नगरपरिषदांची निवड करून माहितीचे संकलन करून निष्कर्ष काढले आहेत.

### १. प्रस्तावना (Introduction):

ग्रामीण व शहरी भागाच्या विकासामध्ये स्थानिक स्वराज्य संस्थांचे योगदान मोठ्या प्रमाणात असल्याचे दिसून येते. ग्रामीण भागात ग्रामपंचायती व पंचायत समित्या त्याचप्रमाणे शहरी भागात, नगरपंचायती, नगरपरिषद, महानगरपरिषद इत्यादी विविध संस्था आपआपल्या भागांच्या विकासासाठी कार्यरत असल्याचे व समाजोपयोगी विविध कार्ये व सेवासुविधा पुरवित असतात. याचाच अर्थ



असा की, मानवी जीवन सुखी व समृद्ध करणे हा महत्वाचा हेतू साध्य करण्याच्या उद्देशानेच स्थानिक स्वराज्य संस्थांची स्थापना लोकशाही व्यवस्थेमध्ये केली आहे. सन १९८७ मध्ये हिंदुस्थानात पहिली स्थानिक स्वराज्य संस्थेची स्थापना मद्रास येथे केली. तसेच या संस्थेला कर आकारण्याचे अधिकारही देण्यात आले होते. सन १९६३ मध्ये सनदी कायदा (चार्टर अॅक्ट) मंजूर करून नगरपालिकेला कायदेशीर स्वरूप देण्यात आले.

स्थानिक स्वराज्य संस्था प्रभावी व कार्यक्षम होण्यासाठी त्यांना पुरेसा वित्तीय पुरवठा होणे अत्यंत महत्वाचे असते. उत्पन्न जास्त असेल तर, शहराला विविध सेवासुविधा पुरविण्यामध्ये अडचणी येणार नाहीत. सद्यःस्थितीत वाढत्या शहरीकरणामुळे सातत्याने नवीन नवीन समस्या निर्माण होताना दिसतात. त्यासाठी उत्पन्न वाढीच्या नवनवीन स्रोतांचा शोध घेणे गरजेचे आहे. त्याचबरोबर नगरपरिषदांना सेवासुविधा पुरविताना विविध प्रकारचा खर्च करावा लागतो. उदा. प्रशासकीय खर्च, करवसुली खर्च, दिवाबती इत्यादी विविध सेवासुविधांसाठी खर्च करावा लागतो. याचाच अर्थ असा की, नगरपरिषदा या दोन्हीही प्रकारचे म्हणजेच भांडवली खर्च व महसुली खर्च अशा प्रकारचे खर्च करत असतात. यासंबंधीचा सविस्तर आढावा या प्रस्तुत घेतला आहे. 'क' वर्ग नगरपरिषदा या दरवर्षी होणाऱ्या उत्पन्न व खर्चाबाबतचे उत्पन्न व खर्च पत्रक तयार करत असतात. उत्पन्नाचा विचार केला तर उत्पन्नमध्ये पट्टी कर, शासकीय अनुदाने, वाणिज्यिक उपक्रमांतून मिळणारे उत्पन्न, ठेवीवरील व्याजाच्या स्वरूपातील मिळणारे उत्पन्न व इतर उत्पन्न इत्यादी विविध घटकांद्वारे 'क' वर्ग नगरपरिषदांना उत्पन्न मिळत असते. त्याचबरोबर खर्चाचा विचार केला तर खर्चामध्ये आस्थापनावरील खर्च, करवसुली खर्च, विविध पुरविल्या जाणाऱ्या सेवासुविधांसाठीचा खर्च, दुर्बल घटकांवरील खर्च व इतर खर्च इत्यादी विविध घटकांवर खर्च होत असल्याचे दिसून येते.

## २. अभ्यासाचे महत्व (Importance of the study)

शहराच्या विकासाच्या दृष्टीने विविध कार्ये करण्यासाठी संबंधित स्थानिक स्वराज्य संस्थेची वित्तीय स्थिती विचारत घेणे आवश्यक आहे. प्रत्येक गोष्ट ही वित्तीय स्थितीशी संबंधित आहे. कोणत्याही नगरपरिषदेचा विकास हा प्राप्त होणाऱ्या उत्पन्नावरच अवलंबून असतो. मात्र सद्यस्थितीत कमकुवत आर्थिक बाजुमुळे नगरपरिषदा चांगल्या प्रतीच्या सेवासुविधा पुरवित नसल्याचे दिसून येते. त्यामध्ये शासनाकडून मिळणारे अनुदान हे अत्यल्प व अपु-या स्वरूपाचे त्याचप्रमाणे जमा होणारा कर सुध्दा पुर्णपणे न वसूल करून शकल्यामुळे नगरपरिषदा नेमून दिलेल्या कायदयामधील सेवा सुविधा पुर्ण क्षमतेने पुरवू शकत नसल्याचे दिसून येते. या बाबीचा विचार करून संशोधकाने या नगरपरिषदांच्या आर्थिक बाबींचा म्हणजेच जमा खर्चाचा विश्लेषणात्मक अभ्यास या लेखात केला आहे.

## ३. अभ्यासाची उद्दिष्टे (Objectives of the Study)

उत्पन्न व खर्च प्रवृत्तीचा अभ्यास करण्यासाठी संशोधकाने पुढील उद्दिष्टे ठेवली आहेत.

१. 'क' वर्ग नगरपरिषदांना उत्पन्न म्हणून मिळणा-या विविध स्रोतांची माहिती संकलीत करून अभ्यास करणे.
२. 'क' वर्ग नगरपरिषदां करत असलेल्या विविध खर्च घटकांची माहिती संकलित करून अभ्यास करणे.
३. 'क' वर्ग नगरपरिषदांच्या उत्पन्न वाढीचा व खर्च प्रवृत्तीचा विशेषणात्मक अभ्यास करणे.

#### ४. संशोधन पध्दती (Research Methodology):—

संशोधकाने प्रस्तुत विषयाची माहिती संकलीत करण्यासाठी प्राथमिक व द्वितीय स्रोतांचा आधार घेतला आहे. द्वितीय स्रोतांमध्ये नगरपरिषदांचा २०१२ ते २०१७ या कालावधीतील अहवाल, सामाजिक व आर्थिक समालोचन अहवाल उपलब्ध पुस्तके, लेख व शासकीय संकेतस्थळे यांच्याद्वारे द्वितीय माहिती मिळविली आहे. त्याचबरोबर प्राथमिक माहिती संकलित करण्यासाठी संशोधकाने मुख्याधिकारी यांच्याही मुलाखत घेवून माहितीचे विश्लेषण केले आहे. संशोधकाने उत्पन्न व खर्च प्रवृत्तीचा अभ्यास करण्यासाठी सन २०१२-१३ ते २०१६-१७ या कालावधीतील पश्चिम महाराष्ट्रातील 'क' वर्ग नगरपरिषदांच्या उत्पन्न व खर्च पत्रकातून मिळालेल्या आर्थिक बाबींचे विश्लेषण केलेले आहे.

#### ५. विश्लेषण व अनुमान (Analysis and Interpetation)

संकलीत केलेल्या माहितीचे विश्लेषण संशोधनाचे पुढीलप्रमाणे केले आहे.

अ. नगरपरिषदांच्या उत्पन्नांच्या स्रोतांचे विश्लेषण  
पश्चिम महाराष्ट्रातील 'क' वर्ग नगरपरिषदांच्या उत्पन्न व खर्च पत्रकातील विविध एकूण उत्पन्नांच्या स्रोतांचे विश्लेषण पुढील तक्त्यात दर्शविलेले आहे.

नगरपरिषदांच्या उत्पन्नांच्या स्रोतांचे विश्लेषण  
(रु. लाखांत)

अ.क्र.	उत्पन्नाचे स्रोत	एकूण उत्पन्न (२०१२-२०१७)	स्रोतांचे एकूण उत्पन्नांशी शेकडा प्रमाण
.	पट्टी कर	२५६२३.००	१२.७९
.	शासकीय अनुदाने	१२५२४९.००	६२.५२
.	वाणिज्यिक उपक्रम	७४९७.५०	०३.७४
.	ठेवीवरील व्याज	१०२४०.००	०५.११
.	इतर उत्पन्न	३१७३५.००	१५.८४
	एकूण	२००३४५.००	१००

(स्रोतजिल्हा सामाजिक व आर्थिक समालोचन २०१२-२०१७ सांगली, सातारा, कोल्हापुर, पुणे व सोलापुर जिल्हा)



वरील तक्त्यामध्ये 'क' वर्ग नगरपरिषदांना मिळणाऱ्या विविध उत्पन्नांच्या स्रोतांचे वर्गीकरण दिसत आहे. त्यामध्ये पट्टीकरांच्या स्रोतांतून रुपये २५,६२३ (१२.७९ टक्के) लाख मिळल्याचे दिसते. त्याचप्रमाणे शासकीय अनुदान वाणिज्यिक उपक्रम यांपासून रुपये १२५२४९ (६२.५२ टक्के) लाख व रुपये ७४९७.५० (०३.७४ टक्के) इतके उत्पन्न जमा झाल्याचे दिसून येते. तसेच ठेवीवरील व्याज व इतर उत्पन्न यांचाही वाटा अनुक्रम रुपये १०२४० (०५.११ टक्के) लाख व रुपये ३१७३५ (१५.८४ टक्के) असल्याचे दिसून येते. यावरून असे दिसून येते, 'क' वर्ग नगरपरिषदांना मिळणाऱ्या एकूण उत्पन्नांमध्ये सर्वात जास्त शासकीय अनुदानाचा वाटा जास्त असल्याचे दिसून येते. त्याचबरोबर इतर उत्पन्न व पट्टी कर यांचाही वाटा शासकीय अनुदानानंतरचा असल्याचे दिसून येते. वाणिज्यिक उपक्रम यांतून मिळणारे उत्पन्नही मोठ्या प्रमाणावर कमी असल्याचे दिसून येते. याचाच अर्थ असा की, 'क' वर्ग नगरपरिषदांनी पट्टी कर व वाणिज्यिक उपक्रम या स्रोतांद्वारे उत्पन्न वाढीबाबत प्रयत्न करणे गरजेचे आहे.

ब.नगरपरिषदांच्या खर्चाच्या वितरणाचे विश्लेषण  
पश्चिम महाराष्ट्रातील 'क' वर्ग नगरपरिषदांच्या उत्पन्न व खर्च पत्रकातील नगरपरिषदांच्या खर्चाच्या वितरणाचे विश्लेषण पुढील तक्त्यात दर्शविलेले आहे.

#### नगरपरिषदांच्या खर्चाच्या वितरणाचे विश्लेषण

(रु. लाखांत)

अ. क्र.	खर्च	एकूण खर्च (२०१२-२०१७)	एकूण शेकडा प्रमाण
	प्रशासन अ. आस्थापना	२८४२८.४४	१५.८२
	प्रशासन ब.इतर	४४९९.४७	०२.५०
	कर वसुली	१५२४.३२	००.८५
	सार्वजनिक दिवाबत्ती	३९९६.६९	०२.२२
	पाणीपुरवठा	१४४५०.९५	०८.०४
	सार्वजनिक सुरक्षा	९११.१५	००.५१
	सार्वजनिक आरोग्य	१०५८६.९०	०५.८९
	जलनिःसारण व मलनिःसारण	३५७२.४६	०१.९९
	बांधकामे	३८२६३.०३	२१.३०
	परिवहन	४०९.५४	००.२३
१०.	शिक्षण	८५९.५४	००.४८
११.	दुर्बल घटकांवरील खर्च	१५०८.४१	००.८४
१२.	विशेष खर्च व दिलेला खर्च	७६२४.००	०४.२४
१३.	इतर खर्च	६३०२९.६८	३५.०८
	एकूण	१७९६६१.६०	१००.००

(स्रोतजिल्हा सामाजिक व आर्थिक समालोचन २०१२-२०१७ सांगली, सातारा, कोल्हापुर, पुणे व सोलापुर जिल्हा)



वरील तक्त्यामध्ये असे दिसून येते की, सन २०१२-१३ ते सन २०१६-१७ या कालावधीतील 'क' वर्ग नगरपरिषदांनी केलेल्या विविध घटकांवरील खर्चाचे वितरण दिसून येते. त्यामध्ये एकूण खर्चापैकी बांधकामावरील खर्च हा २१.३० टक्के झालेला दिसून येतो. त्याखालोखाल प्रशासनावरील खर्च हा १८.३२ टक्के इतका झालेला दिसून येतो. त्याचबरोबर एकूण खर्चामध्ये इतर खर्चाचे प्रमाण हे सर्वाधिक म्हणजेच ३५.०८ टक्के दिसून येते. संशोधकाने माहिती घेतली असता, इतर खर्च म्हणजे जो खर्च वरील सेवासुविधा सोडून इतर कारणासाठी केलेला खर्च म्हणजे इतर खर्च होय. यावरून असे दिसून येते की, इतर खर्चामध्ये निश्चित खर्चाचा प्रकार नमूद न केल्यामुळे इतर खर्चात निश्चित कोणता खर्च होतो, हे साधारणपणे याबाबत निश्चित निष्कर्ष काढता येत नाही.

संशोधकास असे दिसून आले की, 'क' वर्ग नगरपरिषदा या शिक्षण, परिवहन व दुर्बल घटक या व अशा मूहत्वाच्या बाबींवर अत्यल्प खर्च करत आहेत.

क.एकूण उत्पन्नाचे एकूण खर्चाशी असलेल्या प्रमाणचे विश्लेषण

पश्चिम महाराष्ट्रातील 'क' वर्ग नगरपरिषदांच्या उत्पन्न व खर्च पत्रकातील एकूण उत्पन्नाचे त्याच्याएकूण खर्चाशी असलेले प्रमाण पुढील तक्त्यात दर्शविलेले आहे.

एकूण उत्पन्नाचे एकूण खर्चाशी असलेल्या प्रमाणचे विश्लेषण  
(रु. लाखांत)

वर्ष	एकूण उत्पन्न	एकूण खर्च	एकूण उत्पन्नाचे एकूण खर्चाशी शोकडा प्रमाण (मागील वर्षाच्या तुलनेत)
२०१२-१३	४२९२३.३२	२७५३०.७०	६४.१४
२०१३-१४	५५५२२.६९	३३२१७.९०	५९.८३
२०१४-१५	५३१८८.७५	३३१५३.२०	६२.३३
२०१५-१६	६९६२४.९७	४३२३४.००	६२.०९
२०१६-१७	८०६२७.२५	४२५२५.८०	५२.७४
एकूण	३०१८८७	१७९६६१.६०	५९.५१

(स्रोतजिल्हा सामाजिक व आर्थिक समालोचन २०१२-२०१७ सांगली, सातारा, कोल्हापुर, पुणे व सोलापुर जिल्हा)

वरील तक्त्यामध्ये असे दिसून येते की, नगरपरिषदा साधारणतः सरासरी एकूण उत्पन्नाच्या ५९.५१ टक्के इतकीच रक्कम खर्च करतानाचे दिसून येते. याचाच अर्थ असा की, नगरपरिषदांमध्ये मोठ्या प्रमाणावर निधी शिल्लक ठेवला जातो किंवा पडून राहतो हे नगरपरिषदांच्या विकासाच्या

दृष्टीकोनातून योग्य नाही असे संशोधकास वाटते.(वरील तक्त्यात एकूण उत्पन्नात आरंभीची शिल्लक मिळवलेली आहे.)

#### ६. निष्कर्ष(Findings)

'क' वर्ग नगरपरिषदांना मिळणाऱ्या एकूण उत्पन्नांमध्ये सर्वात जास्त शासकीय अनुदानाचा वाटा जास्त असल्याचे दिसून येते. त्याचबरोबर इतर उत्पन्न व पट्टी कर यांचाही वाटा शासकीय अनुदानानंतरचा असल्याचे दिसून येते. संशोधकास असे निदर्शनास आले की, उपभोक्त्यामार्फतपट्टी कराच्या स्वरूपात जमा होणारे उत्पन्न हे पुरविल्या जाणाऱ्या सेवासुविधांच्या तुलनेत कमी प्रमाणात आहे. त्याचबरोबर वाणिज्यिक उपक्रमांतून मिळणारे उत्पन्नही मोठ्या प्रमाणावर कमी असल्याचे दिसून येते. याचाच अर्थ असा की, 'क' वर्ग नगरपरिषदांनी पट्टी कर व वाणिज्यिक उपक्रम या स्रोतांद्वारे उत्पन्न वाढीबाबत प्रयत्न करणे गरजेचे आहे.

पश्चिम महाराष्ट्रातील 'क' वर्ग नगरपरिषदांनी केलेल्या विविध घटकांवरील खर्चांमध्ये एकूण खर्चापैकी बांधकामावरील खर्च हा २१.३० टक्के झालेला दिसून येतो. त्याखालोखाल प्रशासनावरील खर्च हा १८.३२ टक्के इतका झालेला दिसून येतो. त्याचबरोबर एकूण खर्चांमध्ये इतर खर्चाचे प्रमाण हे सर्वाधिक म्हणजेच ३५.०८ टक्के दिसून येते. संशोधकाने माहिती घेतली असता, इतर खर्च म्हणजे जो खर्च वरील सेवासुविधा सोडून इतर कारणासाठी केलेला खर्च म्हणजे इतर खर्च होय. यावरून असे दिसून येते की, इतर खर्चांमध्ये निश्चित खर्चाचा प्रकार नमूद न केल्यामुळे इतर खर्चात निश्चित कोणता खर्च होतो, हे साधारणपणे याबाबत निश्चितमाहिती दिली जात नाही

संशोधकास असे निदर्शनास आले की, उपभोक्त्यामार्फत पट्टी कराच्या स्वरूपात जमा होणारे उत्पन्न हे पुरविल्या जाणाऱ्या सेवासुविधांच्या तुलनेत कमी प्रमाणात आहे. त्याचबरोबर 'क' वर्ग नगरपरिषदांनी स्वतःचे इतर विविध उत्पन्न वाढीचे स्रोत निर्माण करणे आवश्यक आहे. सद्यःस्थितीत 'क' वर्ग नगरपरिषदांना निधी उपलब्ध होत नसतानाचे दिसून येते. शासनाकडून मिळणाऱ्या निधीचे प्रमाण हे या नगरपरिषदांच्या इतर उत्पन्नांच्या स्रोतापेक्षा जास्त आहेत.

वाणिज्य उपक्रमांपासून मिळणारे उत्पन्न हे कर उत्पन्नापेक्षा खूप कमी आहे. नगरपरिषदेच्या उत्पन्नाच्या स्रोतात शासकीय अनुदानाचे प्रमाण हे मोठ्या प्रमाणात आहे, तरी नगरपरिषदांनी सक्षम बनण्यासाठी नवीन नवीन उत्पन्न स्रोतांचा अभ्यास करून उत्पन्न वाढविणे तितकेच गरजेचे आहे.

#### ७. शिफारशी (Suggestions)

नगरपरिषदेमध्ये इतर खर्चावर मर्यादा घालणे गरजेचे आहे. त्यामध्ये वेळेवर लाईट, पंखे बंद करणे, पोस्टेज, स्टेशनरी यांसारख्या कमी किमतीच्या वस्तूंच्या वापरावरही नियम ठेवणे, संगणक व इतर मशिनरीची वेळेत देखभाल दुरुस्ती नगरपरिषदांनी करावी. खर्च कपातीसाठी नगरपरिषदेने

सामान्य प्रशासनामध्ये नगरपरिषदांनी अधिकाऱ्यांचे परदेश दौरे, सत्कार समारंभ, प्रवासखर्च यावरील खर्चात शक्य तेवढी कपात करून तो पैसा शहर विकासाकडे वळविला, तर अधिक फायदा होईल.

दिवसेंदिवस वाढत्या शहरीकरणामुळे नगर परिषद देत असलेल्या सेवांवर ताण निर्माण होत आहे. त्यानुसार नियोजन करून त्या नियोजनानुसार अंमलबजावणी सुरू करणे गरजेचे आहे.

नगरपरिषद आपले उत्पन्न वाढीच्या नवनवीन स्रोतांचा शोध घेणे गरजेचे आहे. रिकाम्या जागा व सभागृह भाडे तत्वावर देवून नगरपरिषद आपले उत्पन्न वाढवू शकते.

'क' वर्ग नगरपरिषदेची करवसुली ही १०० टक्के दिसत नाही. करवसुली १०० पर्यंत येण्यासाठी उपभोक्त्यांना हप्त्याने कर भरण्याची सुविधा उपलब्ध करून द्यावी. त्याचबरोबर उपभोक्त्यांना कर भरण्यासाठी ऑनलाईन भरण्याची सुविधाही उपलब्ध करून द्यावी.

#### ८. समारोप(conclusion)

प्रस्तुत संशोधनाअंती असे निदर्शनास येते की, स्थानिक स्वराज्य संस्था प्रभावी व कार्यक्षम होण्यासाठी त्यांना पुरेसा वित्तीय पुरवठा होणे अत्यंत गरजेचे आहे. उत्पन्न जास्त असेल तर, शहराला विविध सेवासुविधा पुरविण्यामध्ये अडचणी येणार नाहीत. सद्यःस्थितीत वाढत्या शहरीकरणामुळे सातत्याने नवनवीन समस्या निर्माण होताना दिसतात. त्यासाठी उत्पन्न वाढीच्या नवनवीन स्रोतांचा शोध घेणे गरजेचे आहे. त्याचबरोबर नगरपरिषदांना सेवासुविधा पुरविताना विविध प्रकारचा खर्च करावा लागतो.

त्यामुळे आर्थिक सक्षमीकरणासाठी नगरपरिषदांनी विविध स्रोताव्दारे उत्पन्न वाढविण्याचा प्रयत्न केला पाहिजे तसेच अवास्तव खर्चास मर्यादा घालणे गरजेचे आहे.

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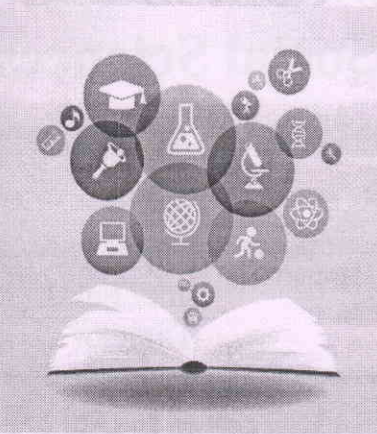
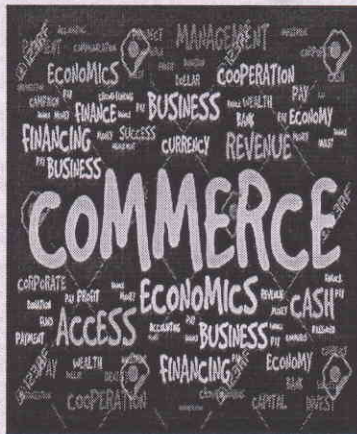
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नगरपरिषदांमार्फत पुरविल्या जाणाऱ्या शैक्षणिक व आरोग्य सुविधांचा चिकित्सक

अभ्यासविशेष संदर्भ— पश्चिम महाराष्ट्रातील 'क' वर्ग नगरपरिषदा'

डॉ. किशोर गिरीश नवल्ले तृप्ती उमेशचंद्र लाहोटी

श्री शाहू मंदिर महाविद्यालय,

पर्वती, पुणे ४११००९.

#### सारांश(Abtract):

स्थानिक स्वराज्य संस्था म्हणजे अशा संस्था की, ज्या शहर व गावपातळीवरील क्षेत्रातील जनतेद्वारे निवडलेल्या प्रतिनिधीमार्फत व कायद्याने दिलेल्या अधिकारांचा उपयोग करून जनकल्याण करण्यासाठी स्थापन झालेल्या संस्था होय. भारतात स्थानिक स्वराज्य संस्था या प्राचीन कालखंडापासून कार्यरत असल्याचे दिसून येते. सद्यःस्थितीचा आढावा घेतला असता, असे दिसून येते की, १९६५ च्या नगरपरिषद कायद्यानुसार नगरपरिषदांनी कायद्यानुसार ऐच्छिक व अनिवार्य सेवासुविधा पुरविणे आवश्यक आहे. यामध्ये अनिवार्य सेवांमध्ये शैक्षणिक सुविधा व आरोग्य सुविधा यांचाही समावेश आहे. मात्र सद्यःस्थिती पुरवित असताना शैक्षणिक व आरोग्य सुविधांबाबत नगरपरिषदांना विविध समस्या अथवा अडचणी भेडसावत आहेत. या समस्यांचा चिकित्सक अभ्यास करण्याच्या उद्देशाने संशोधकाने प्रस्तुत विषयाची निवड केलेली आहे. प्रस्तुत संशोधन लेखात संशोधकाने 'क' नगरपरिषदांचा नमुना अभ्यासासाठी निवडला आहे. त्यासाठी संशोधकाने दोन्हीही स्रोतांचा म्हणजेच प्राथमिक व द्वितीय स्रोतांचा वापर केला आहे. या स्रोतांद्वारे माहिती मिळवण्यासाठी संशोधकाने पश्चिम महाराष्ट्रातील 'क' वर्ग नगरपरिषदांची निवड करून माहितीचे संकलन करून निष्कर्ष काढले आहेत.

#### १. प्रस्तावना (Introduction):

स्थानिक स्वराज्य संस्था म्हणजे अशा संस्था की, ज्या शहर व गावपातळीवरील क्षेत्रातील जनतेद्वारे निवडलेल्या प्रतिनिधीमार्फत व कायद्याने दिलेल्या अधिकारांचा उपयोग करून जनकल्याण करण्यासाठी स्थापन झालेल्या संस्था होय. नागरी/शहरी भागाचा विकास करण्यासाठी महाराष्ट्रात नगरपरिषदांचा कारभार हा महाराष्ट्र नगरपरिषदा, नगरपंचायती व औद्योगिक नागरी कायदा १९६५ नुसार चालतो. या कायद्यामध्ये नगरपरिषदांबाबत सविस्तर तदतुदी विशद केलेल्या आहेत. नगरपरिषदांची निर्मिती ही प्रामुख्याने जनतेच्या प्रशासकीय व नागरी सेवासुविधा उपलब्ध करून देण्यासाठी झाली आहे. शासन व जनता यामधील दुवा म्हणूनच नगरपरिषद कार्यरत आहेत.

'क' वर्ग नगरपरिषदांना मिळणारे उत्पन्न हे कर व अनुदान अशा दोन मार्गांनी प्राप्त होते. सदरच्या प्राप्त झालेल्या निधीचे वितरण हे वर नमूद केलेल्या ऐच्छिक व अनिवार्य प्रकारच्या सेवासुविधा



पुरविण्यावर योग्य प्रकारे करणे आवश्यक आहे. मात्र, यामध्येही मोठ्या प्रमाणावर अडचणी अथवा समस्या दिसून येतात. या समस्यांचाही अभ्यास करणे संशोधकास आवश्यक वाटले.

## २. अभ्यासाचे महत्त्व (Importance of the study):

सद्यःस्थितीचा आढावा घेतला असता, असे दिसून येते की, १९६५ च्या नगरपरिषद कायदानुसार नगरपरिषदांनी कायदानुसार ऐच्छिक व अनिवार्य सेवासुविधा पुरविणे आवश्यक आहे. मात्र या सेवासुविधा पुरवीत असताना नगरपरिषदेच्या विविध समस्या अथवा अडचणी भेडसावत असल्याचे दिसून येते. या समस्यांचा चिकित्सक अभ्यास करण्याच्या उद्देशाने संशोधकाने प्रस्तुत विषयाची निवड केलेली आहे. शिक्षक हे मानवी भांडवल आहे, हे दृष्टीआड न करता नगरपरिषदांच्या शाळांमध्ये पायाभूत सोयी सुविधा पुरवाव्यात शिक्षण हा मानवी अधिकार आहे. शिक्षणामुळे लोक सज्ञान होतात व चांगली विचारक्षमता वाढते. त्यासाठी सर्वांना शिक्षण मिळणे गरजेचे आहे. त्यामुळे नगरपरिषदां मार्फत मोफत गरीब व सर्वसाधारण लोकांना शिक्षणाची सुविधा पुरविणे गरजेचे आहे.

नगरपरिषदांनी आरोग्य सुविधेकडे लक्ष देणे गरजेचे आहे. सर्वसामान्य नागरिकांना परवडू शकेल, अशी सेवासुविधा केवळ नगरपरिषद किंवा सरकारे पुरवू शकतात. सद्यःस्थितीचा विचार करता नगरपरिषदेने आरोग्य सुविधेसाठीही मोठ्या प्रमाणावर तरतूद करणे आवश्यक आहे. चांगले आरोग्य असले तर आयुष्यमान वाढते. तसेच काम करण्याची क्षमता वाढते त्यासाठी माफक दरात किंवा मोफत ही सुविधा पुरविणे गरजेचे आहे.

## ३. अभ्यासाची उद्दिष्टे (Objectives of the Study):

प्रस्तुत संशोधनात पश्चिम महाराष्ट्रातील नगरपरिषदांच्या शैक्षणिक व आरोग्य सुविधांअभ्यास चिकित्सकपणे केला आहे. हा अभ्यास करण्यासाठी संशोधकाने अभ्यासाची उद्दिष्टे पुढीलप्रमाणे मांडली आहेत.

१. नगरपरिषदांकडून दिल्या जाणाऱ्या शैक्षणिक व आरोग्य सुविधांच्या आर्थिकेतर बाबींचा अभ्यास करणे.

२. नगरपरिषदांकडून दिल्या जाणाऱ्या शैक्षणिक व आरोग्य सुविधाबाबतील विविध समस्यांवर अभ्यास करून शिफारशी सुचविणे.

## ४. संशोधन पद्धती (Research Methodology):

संशोधकाने प्रस्तुत विषयाची माहिती संकलीत करण्यासाठी प्राथमिक व द्वितीय स्त्रोतांचा आधार घेतला आहे. द्वितीय स्त्रोतांमध्ये नगरपरिषदांचा अहवाल, सामाजिक व आर्थिक समालोचन अहवाल उपलब्ध पुस्तके, लेख व शासकीय संकेतस्थळे यांच्याव्दारे द्वितीय माहिती मिळविली आहे. त्याचबरोबर प्राथमिक माहिती संकलित करण्यासाठी संशोधकाने मुख्याधिकारी यांच्याही

मुलाखत घेवून माहितीचे विश्लेषण केले आहे. संशोधकाने उपभोक्ते (Tax Payers) यांच्याकडून प्रश्नावलीच्या माध्यमातून माहिती संकलित केलेली आहे.

पश्चिम महाराष्ट्र म्हणजेच पुणे विभाग होय. पुणे विभागात एकूण पाच जिल्ह्यांचा (सांगली, सातारा, कोल्हापूर, सोलापूर व पुणे) सामावेश होतो. या पाच जिल्ह्यांमध्ये एकूण ३० 'क' वर्ग नगरपरिषद कार्यरत आहेत. याचाच अर्थ असा की, संशोधन अभ्यासासाठी निवडलेल्या विषयाचा समग्र (Population) हा ३० आहे. त्यापैकी संशोधकाने प्रत्येक जिल्ह्यातील ३ 'क' वर्ग नगरपरिषद याप्रमाणे पाच जिल्ह्यांतील मिळून एकूण १५ 'क' वर्ग नगरपरिषदांची निवड सोयीस्कर नमुना निवड पद्धतीने (Convenient Random Sample Method) प्रस्तुत संशोधनासाठी केलेली आहे.

#### ५. विश्लेषण व अनुमान (Analysis and

**Interpretation):** प्रस्तुत संशोधनाचे विश्लेषण पुढीलप्रमाणे आहे.

अ. शैक्षणिक सुविधा आरोग्य सुविधांच्या उपभोगाविषयीचे मत

'क' वर्ग नगरपरिषदा पुरवित असलेल्या सेवासुविधांच्या उपभोगाविषयी उपभोक्त्यांचे मत पुढील तक्त्यात दर्शविलेले आहे.

शैक्षणिक सुविधा आरोग्य सुविधा उपभोगाविषयीचे मत

अ. क्र.	सेवासुविधांबाबत उपभोक्त्यांचे मत	कधीही नाही	क्वचित	कधी तरी	बऱ्याच वेळा	नियमित	एकूण
१.	शैक्षणिक सुविधा	५८६ (७८.१३)	० (०.००)	० (०.००)	८१ (१०.८०)	८३ (११.०६)	७५०
२.	आरोग्य सुविधा	२४६ (३२.८०)	१५७ (२०.९३)	४० (५.३३)	१२३ (१६.४०)	१८४ (२४.५३)	७५०

वरील तक्त्यामध्ये 'क' वर्ग नगरपरिषदांमार्फत पुरविल्या जाणाऱ्या ७५० नमुना उपभोक्त्यांचे उपभोगाविषयीचे मत मत विचारले असता, त्यामध्ये शैक्षणिक सेवासुविधांच्या उपभोगाविषयी नमुना उपभोक्त्यांचे मत समजावून घेतले असता असे दिसून आले की, नगरपरिषदेमार्फत दिल्या जाणाऱ्या शैक्षणिक सुविधेचा वापर ५८६ (७८.१३ टक्के) नमुना उपभोक्ते करत नसल्याचे दिसून आले. यावरून असे दिसून येते उपभोक्ते नगरपरिषदांच्या शाळांमध्ये आपल्या पाल्यांना न घालता इतर खाजगी शाळांमध्ये पाठवतात म्हणजे नगरपरिषदेकडून पुरविल्या जाणारी शैक्षणिक सुविधा ही अपुऱ्या स्वरूपाची व त्यात कमतरता असल्याचे दिसून येते. ते आपल्या पाल्यांना जास्तीत



जास्तीची फी भरून खाजगी शाळांमध्ये शिकवीत असल्याचे दिसून येते. संशोधकाला असे दिसून आले की नगरपरिषदेच्या शाळांमध्ये शिक्षकांची कमतरता, त्याचप्रमाणे शैक्षणिक साधनांचा देखभाल व दुरुस्तीचा अभाव, शाळांमध्ये अस्वच्छतात्याचप्रमाणे नियंत्रण नसणे इत्यादी विविध बाबींचा अभाव असल्याचे दिसून आले.

नगरपरिषदांमार्फत पुरविल्या जाणारी दुसरी महत्वाची सुविधा म्हणजे आरोग्य सुविधा. या सुविधेच्या उपभोगाविषयी असे दिसून येते की एकूण नमुना उपभोगकर्त्यांपैकी ५६६(७५.४६ टक्के) नमुना उपभोगकर्त्यांनी या सुविधेचा वापर क्वचितच व कधीतरी केल्याचे दिसते. त्याचबरोबर अत्यल्प म्हणजेच १८४(२४.५४ टक्के) नमुना उपभोगकर्त्यांनी या सुविधेचा वापर केला असल्याचे दिसून येते. यावरून असे दिसून येते की नगरपरिषदांमार्फत पुरविली जाणारी आरोग्य सुविधेचा वापर मोठ्या प्रमाणावर उपभोक्ते करत नाही. संशोधकास असे दिसून आले की नगरपरिषदांने पुरविलेल्या आरोग्य सुविधेबाबत उपभोक्ते उदासीन आहेत. नगरपरिषदेच्या आरोग्य केंद्रात कर्मचाऱ्यांची कमतरता, वैद्यकीय अधिकारी व सेवासुविधांची कमतरता इत्यादी बाबींमुळे नगरपरिषदेच्या आरोग्य सुविधेचा लाभ घेत नाही.

ब.शैक्षणिक सुविधा आरोग्य सुविधांसंदर्भात समाधानाबाबतचे मत

'क' वर्ग नगरपरिषदा पुरवित असलेल्या शैक्षणिक सुविधा आरोग्यसेवासुविधांच्या समाधानाबाबत उपभोक्त्यांचे मत पुढील तक्त्यात दर्शविलेले आहे.

शैक्षणिक व आरोग्य सुविधां संदर्भात समाधानाबाबतचे मत

अ. क्र.	सेवासुविधा संदर्भात समाधान	पूर्णपणे समाधानी	अंशतः समाधानी	समाधानी	असमाधानी	पूर्णपणे असमाधानी	एकूण
१.	शैक्षणिक सुविधा	० (०.००)	० (०.००)	१६ (२१.३)	२३७ (३१.६०)	४९७ (६६.२७)	७५०
२.	आरोग्य सुविधा	८ (१.०७)	९३ (१२.४०)	११९ (१५.८७)	३१७ (४२.२७)	२१३ (२८.४०)	७५०

वरील तक्त्यामध्ये 'क' वर्ग नगरपरिषदांमार्फत पुरविल्या जाणाऱ्या ७५० नमुना उपभोक्त्यांचे समाधानाबाबतचे मत विचारले असता, नगरपरिषदांमार्फत देण्यात येणाऱ्या शैक्षणिक सुविधेबाबत ७३४ (९७.८६ टक्के) नमुना उपभोक्त्यांनी असमाधान व पूर्णपणे असमाधान व्यक्त केल्याचे दिसते. यावरून असे दिसून येते की नगरपरिषदांमार्फत पुरविली जाणारी शैक्षणिक सद्यस्थितीत इतर उपलब्ध असलेल्या शैक्षणिक सुविधेपेक्षा कमी दर्जाची आहे. संशोधकास निरीक्षणामध्ये असे दिसून आले की सदरच्या शाळांमध्ये शिक्षकांची कमतरता, शैक्षणिक साधनसामुग्रीचा अभाव,



स्वच्छतेचा अभाव, नियंत्रणाचा अभाव, शिस्तीचा अभाव इत्यादी विविध समस्या दिसून आल्या. नगरपरिषदेच्या शाळांची प्रवेश फी अत्यल्प असूनही व या शाळांमार्फत माध्यानःचे भोजन व्यवस्था असून सुद्धा जास्त विद्यार्थी संख्या प्रवेशित होताना दिसून येत नाही. संशोधकास असेही दिसून आले की या शाळांमध्ये प्रवेश घेणाऱ्या विद्यार्थ्यांच्या पालकांची आर्थिक स्थिती कमकुवत असलेलेच विद्यार्थी प्रवेशित झालेले आहेत. म्हणजेच मध्यम वर्ग व त्यावरील आर्थिक परिस्थिती असलेला पालक या शाळांमध्ये आपल्या पाल्यास प्रवेशित करत नाहीत.

आरोग्य सुविधेच्या समाधानाबाबतचे वरील तक्त्यांतील मताचा विचार केला तर नगरपरिषदांमार्फत देण्यात येणाऱ्या आरोग्य सुविधेबाबत ५३० (७०.६७ टक्के) नमुना उपभोक्ते हे असमाधानी व पूर्णपणे असमाधानी असल्याचे दिसते. यावरून असे दिसून येते की, नगरपरिषदांमार्फत पुरविली जाणारी, आरोग्य सुविधा ही नागरिकांच्या मागणीच्या तुलनेत अपुऱ्या स्वरूपात उपलब्ध आहे. संशोधकाच्या प्रत्यक्ष निरीक्षणात असे दिसून आले की नगरपरिषदांच्या दवाखान्यात डॉक्टर, परिचारिका, औषधे, कर्मचाऱ्यांची कमतरता, वैद्यकीय साधनांची कमतरता, त्याचबरोबर उपलब्ध असलेली वैद्यकीय साधनांची नादुरुस्ती इत्यादी विविध समस्या या दवाखान्यांत दिसून आल्या. तसेच नगरपरिषदांमार्फत साथीच्या रोगाला प्रतिबंधित करण्यासाठीच्या व्यवस्थेतील कमतरता दिसून आली. त्याचप्रमाणे नगरपरिषद हद्दीतील औषधांची फवारणी ही वेळेवर न करणे इत्यादी समस्या दिसून आल्या.

#### ६. संशोधन अभ्यासाचे निष्कर्ष (Findings):

नगरपरिषदांमार्फत पुरविली जाणारी शैक्षणिक सुविधा सद्यःस्थितीत इतर उपलब्ध असलेल्या शैक्षणिक सुविधेपेक्षा कमी दर्जाची आहे. संशोधकास निरीक्षणामध्ये असे दिसून आले की, सदरच्या शाळांमध्ये शिक्षकांची कमतरता, शैक्षणिक साधनसामुग्रीचा अभाव, स्वच्छतेचा अभाव, नियंत्रणाचा अभाव, शिस्तीचा अभाव इत्यादी विविध समस्या दिसून आल्या. नगरपरिषदेच्या शाळांची प्रवेश फी अत्यल्प असूनही व या शाळांमार्फत माध्यानःचे भोजनव्यवस्था असून सुद्धा जास्त विद्यार्थी संख्या प्रवेशित होताना दिसून येत नाही. संशोधकास असेही दिसून आले की, या शाळांमध्ये प्रवेश घेणाऱ्या विद्यार्थ्यांच्या पालकांची आर्थिक स्थिती कमकुवत असलेलेच विद्यार्थी प्रवेशित झालेले आहेत. म्हणजेच मध्यम वर्ग व त्यावरील आर्थिक परिस्थिती असलेला पालक या शाळांमध्ये आपल्या पाल्यास प्रवेशित करत नाहीत.

नगरपरिषदांमार्फत पुरविली जाणारी आरोग्य सुविधा ही नागरिकांच्या मागणीच्या तुलनेत अपुऱ्या स्वरूपात उपलब्ध आहे. संशोधकाच्या प्रत्यक्ष निरीक्षणात असे दिसून आले की, नगरपरिषदांच्या दवाखान्यात डॉक्टर, परिचारिका, औषधे, कर्मचाऱ्यांची कमतरता, वैद्यकीय साधनांची कमतरता, त्याचबरोबर उपलब्ध असलेली वैद्यकीय साधनांची नादुरुस्ती इत्यादी विविध समस्या या दवाखान्यांत दिसून आल्या. तसेच नगरपरिषदांमार्फत साथीच्या रोगाला प्रतिबंधित करण्यासाठीच्या

व्यवस्थेतील कमतरता दिसून आली. त्याचप्रमाणे नगरपरिषद हद्दीतील औषधांची फवारणी ही वेळेवर न करणे इत्यादी समस्या दिसून आल्या.

#### ७. शिफारशी ( Suggestions):

नगरपरिषदेने शैक्षणिक सेवासुविधांसाठी निधीची मोठ्या प्रमाणावर नियोजनबद्ध तरतूद करून शिक्षक भरती करणे, शिक्षणासाठी लागणाऱ्या शालेय साहित्य, इमारतींची दुरुस्ती, अद्यायावत संगणक व प्रयोगशाळांची निर्मिती करणे आवश्यक आहे. त्यामुळे सर्वसामान्य व श्रीमंत लोक आपल्या पाल्यांना नगरपरिषदेतील शाळेत घालण्यासाठी प्रवृत्त होतील. त्याचबरोबर सद्यःस्थितीचा विचार करता इंग्रजी माध्यमांच्या वर्गाचा सुरू करण्याचा विचार केला पाहिजे. जेणेकरून सद्यःस्थितीत खाजगी शाळेत जाणारा व मोठ्या प्रमाणावर फी भरणारा विद्यार्थी नगरपरिषदेच्या शाळेत प्रवेश घेईल.

नगरपरिषदेने आपल्या स्वतःच्या प्राथमिक शाळांचे योग्य असे संघटन व व्यवस्थापन करून शैक्षणिक गुणवत्ता वाढविण्याचे प्रयत्न करावेत. शिक्षक हे मानवी भांडवल आहे, हे दृष्टीआड न करता नगरपरिषदेच्या शाळांमध्ये पायाभूत सोयी सुविधा पुरवाव्यात अशा उद्दिष्टांचा समावेश नगरपरिषदेने आपल्या कायद्यात करून घ्यावा.

नगरपरिषदांने आरोग्य सुविधेकडे लक्ष देणे गरजेचे आहे. सर्वसामान्य नागरिकांना परवडू शकेल, अशी सेवासुविधा केवळ नगरपरिषद किंवा सरकारे पुरवू शकतात. सद्यःस्थितीचा विचार करता नगरपरिषदेने आरोग्य सुविधेसाठीही मोठ्या प्रमाणावर तरतूद करणे आवश्यक आहे. त्याचबरोबर नगरपरिषद दवाखान्यामध्ये गरजेप्रमाणे वैद्यकीय अधिकाऱ्यांची व इतर कर्मचाऱ्यांची भरती करणे आवश्यक आहे. त्याचबरोबर दवाखान्यासाठी लागणारे औषधे व इतर पायाभूत सुविधांची तत्काळ उपलब्धता करणे आवश्यक आहे. वैद्यकीय सुविधांसाठी नगरपरिषदेमध्ये स्वतंत्र विभाग करून त्यामार्फत आरोग्य संबंधीच्या सेवासुविधा पुरविणे फार आवश्यक आहे.

#### ८. समारोप (conclusion):

प्रस्तुत संशोधनात असे निदर्शनास येते की, नगरपरिषदांना विविध सेवासुविधा पुरविण्यामध्ये अडचणी भेडसावतांनाचे दिसून येतात. सद्यःस्थितीत वाढत्या शहरीकरणामुळे सातत्याने नवनवीन समस्या निर्माण होताना दिसतात. सद्यःस्थिती शैक्षणिक सुविधा आरोग्य सुविधांबाबत नगरपरिषदांना विविध समस्या अथवा अडचणी भेडसावत आहेत. या समस्यांचा चिकित्सक अभ्यास करण्याच्या उद्देशाने संशोधकाने प्रस्तुत विषयाची निवड केलेली आहे. नगरपरिषदांनी आपल्या स्वतःच्या प्राथमिक शाळांचे योग्य असे संघटन व व्यवस्थापन करून व मोठ्याप्रमाणावर भांडवली साधने खरेदी करण्याची तरतूद करून शैक्षणिक गुणवत्ता वाढविण्याचे प्रयत्न करावेत. नगरपरिषदेने त्यांसाठी निधीची मोठ्या प्रमाणावर नियोजनबद्ध तरतूद करून शिक्षक भरती करणे, शिक्षणासाठी लागणाऱ्या शालेय साहित्य, इमारतींची दुरुस्ती, अद्यायावत संगणक व प्रयोगशाळांची निर्मिती



करणे आवश्यक आहे. त्याचबरोबर नगरपरिषदांनी आरोग्य सुविधेकडे लक्ष देणे गरजेचे आहे. सर्वसामान्य नागरिकांना परवडू शकेल, अशी सेवासुविधा केवळ नगरपरिषदा किंवा सरकारे पुरवू शकतात. सद्यःस्थितीचा विचार करता नगरपरिषदेने आरोग्य सुविधेसाठीही मोठ्या प्रमाणावर तरतूद करणे आवश्यक आहे.

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# Assessment of Jalyukt Shivar Abhiyan Water Conservation Scheme in Karjat Tehsil of Ahmednagar District, Maharashtra-Using GIS Technique

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## ABSTRACT

The Maharashtra Government in India has launched a water conservation scheme entitled 'Jalyukt Shivar Yojana.' Jalyukt Shivar (JYS) Campaign is a flagship programme of State Government. The aims of this scheme is to bring water empowerment to the drought-affected villages to make Maharashtra Drought Free by the year 2019. The target of this programme to make 5000 villages free of water scarcity every year. The main objective of this research is assessing the village wise work of water conservation methods. The study was conducted for entire Karjat tehsil. Total sixteen water conservation strategy implemented in all villages of Karjat Tehsil. Such as Compartment bunding, Nala extension, well recharge, sediment extraction, farm pond, drip and sprinkler irrigation, hydrofracturing, continuous contour trench, plantation, Kolhapur type weir, gabion structure, cement nala dam, loose boulder structure, water stock making pond and percolation tank. The geographical information system platform used for creating village wise each layers of conservation methods. This work shows through the choropleth map. Result shows from these case studies different water conservation schemes are implemented in this tehsil which are helpful for farmers and society. The storage capacity of nalas, dams are increase as well as groundwater level also increased.

**Key words :** Jalyukt shivar, Water conservation, Water scarcity, Rainwater harvesting, Drought.

## Introduction

Water is one of the most important resources needed for the existence of living being. The water pays vital role in economic and agricultural development. The near about 82 percent area comes under the rain-fed and 52 percent area is under drought prone condition in Maharashtra. The pattern of rainfall in this region Jalyukt Shivar is one of the most important step initiated by government of Maharashtra for making drought free Maharashtra up to 2019. Its aims to bring to opulence to farmers and its land through water conservation methods.

The water conservation scheme become a large movement in whole Maharashtra.

Integrated watershed management programme is core part and back bone of Jalyukt Shivar Yojana. Jalyukt Shivar Abhiyan is an Integration and Convergence of the various schemes implemented by various departments and pulling the funds from all resources like District planning committee, Agriculture department, dynamic watershed development programme, Mahatma Gandhi Jalbhumi Abhiyan, department of water conservation, national micro irrigation programme, scarcity funding Participation etc. (Pachkor and Parbat, 2017).

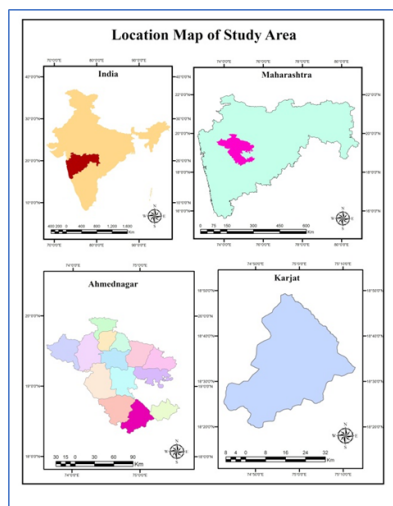


Fig. 1. Location Map of Study Area

### Study Area

The proposed study area is the Karjat Tehsil covers within  $18^{\circ}19'86''\text{N}$  to  $18^{\circ}49'86''\text{N}$  latitude and  $74^{\circ}43'20''$  to  $75^{\circ}13'20''$  E longitude of geographical location.

Study area locating on the number of toposheet these are 47J/11, 13, 14, 15, 47N/1, 2, 3. The Karjat Tehsil having an area 1503.61 Sq. kms. The average height of these from mean sea level is 594 Mts. Administratively this area is Sothern part of Ahmednagar district. The average annual rainfall in the Karjat tehsil is 540 mm. About 85 percent rainfall is received from south west monsoon from second week of June to September and remaining 15 percent is contributed during non-monsoon months (return monsoon). It is totally depending upon the rainfall but recently some part of Karjat is covered by canal irrigation system. The present study areas belong to drought prone area.

### Aims and Objectives

The aim of the study to evaluate and assess the water conservation work done by Jalyukt Shivar Abhiyan.

### Objective

To assess the village wise water conservation strategies under the JSA.

### Database and Methodology

In the present study the secondary data used for analysis of water conservation strategy in study

area. These data were collected from different data sources. Like Agriculture department, department of water conservation etc. The village wise data of different water conservation methods join to shape file by using ArcGIS 10.1 software. With the help of these data set we prepared different choropleth map of Jalyukt Shivar Yojana.

## Results and Discussion

It reveals the village wise work distribution of Jalyukta Shivar Abhiyan in Karjat tehsil in Ahmednagar District. The all choropleth map represents the village wise distribution and implementation of all scheme in the the study area. About sixteen water conservation strategies are used in this region.

### Compartment Bunding

The block of farm as well as land was bounded by compartment from all sides is called as compartment bunding. The compartment bunding are formed using bund former. In Jalyukt Shivar Abhiyan the compartment Bunding water conservation strategy used everywhere in agriculture area. Because of compartment bunding promote to infiltration of water in to soil and also help to conserving soil moisture. Compartment banding is very beneficial for low infiltration rate and medium to high clay content soil. Compartment bunding conserve rainwater and it is reduced runoff, soil and soil nutrient loses. This method was very simple method, due to farmers are adopted it in different region.

Compartment bunding scheme implemented under the Jalyukt Shivar Yojana. The compartment bunding work done by Government of Maharashtra in 56,699 hectares in Karjat tehsil. The red color indicates high work of compartment bunding in village. The scheme was started firstly in adoptive village Ruigavhan, Kuldhaarn, Chilawadi, Koregaon, Kombhali, Khandavi, Pimplawadi etc. in Karjat tehsil. The south and north east part of study area express low work of compartment bunding.

### Continuous contour Trenches

Continuous contour Trench (CCT) is more significant water conservation strategy. Continuous contour Trench are excavating constant trench on according to contour lines, which is prepared with the help of contour marker. Its size was two foot wide



and one foot deep. Mainly this work was done in forest area and hilly area.

Generally, the continuous contour trenches work is done in fallow land (Malran). The CCT scheme was implemented in 3818 hectares areas. The hilly, barren and fallow land is very useful for this work. The Kuldharan, Dombalwadi, VadgaonTnapura, Chakhalewadi, village have high forest, fallow and barren land area. In north and south area very low CCT work were found. Near about one to four hectares CCT worked done. But hilly and fallow land area is very favorable for continuous contour trench.

### **Sediment Extraction**

The extracted sediment from pond, lake, dam and river is used in agriculture where the soil quality is low. After the extraction of sediment, the storage capacity of dam, river, pond increases due to sediment extraction water conservation strategy used under the Jalyukt Shivar Yojana.

The sediment extraction is crucial water conservation method which is promoted to decrease of water storage and artificial recharge. The Bitkewadi, Chande Kh, Diksal they extract high sediment from lake, dam and river or small stream averagely up to 50 cubic meter of total catchment and Chapdgaon, Benwadi, Deshmukhwadi, Mandali, Taju, Nimbe, Kombhali has extracted sediment up to average 16 cubic meters of catchment. Tanks, ponds found at very large scale. The sediment was extracted up to thousands cubic meters. The total 23022 cubic meters sediment were extracted, it is future storage capacity of water bodies in Karjat Tehsil.

### **Nala Extension and Deepening work**

Nala deepening and widening is eco-friendly water conservation structures built up to harvest rain water below ground level. The deepening and widening means removal sediment material from base to flood level of nala and create space for water storage. The nala bed deepening up to 1 to 3 meters but it is depending on size and shape of nala, physioclimatic and hydrogeological condition. In every village there are nalas, they need widening and deepening. After the completion of this work farmers are benefited due to water level increase of their wells. This strategy effectively solved drinking water problems.

Nalas extension and deepening work done overall in Karjat tehsil but it is varying village wise. The total 775 cubic meters area of nalas extent and

deepen in study area. The north and western side shows red and orange colour has indicates high nala widening and deepening up to 25 cubic meters. The central part is dominated by yellow colour it is express 10 to 15 cubic meter (medium) nala deepening and extension. South, north and some part of east side is shows low work of NED. It is totally depending on existence of nala, dam, pond.

### **Loose Boulder Structure**

The loose boulder structure is used for water conservation in hilly areas, there is small streams, gullies are found. Its larger than the gully plugs. LBS reduced the erosion of bank they controlled velocity of runoff. Mainly LBS creates in forest as well hilly area, it is small barrier in flow of channel which is constructed by using rock boulders, gravel, disk and rectangular shape stones.

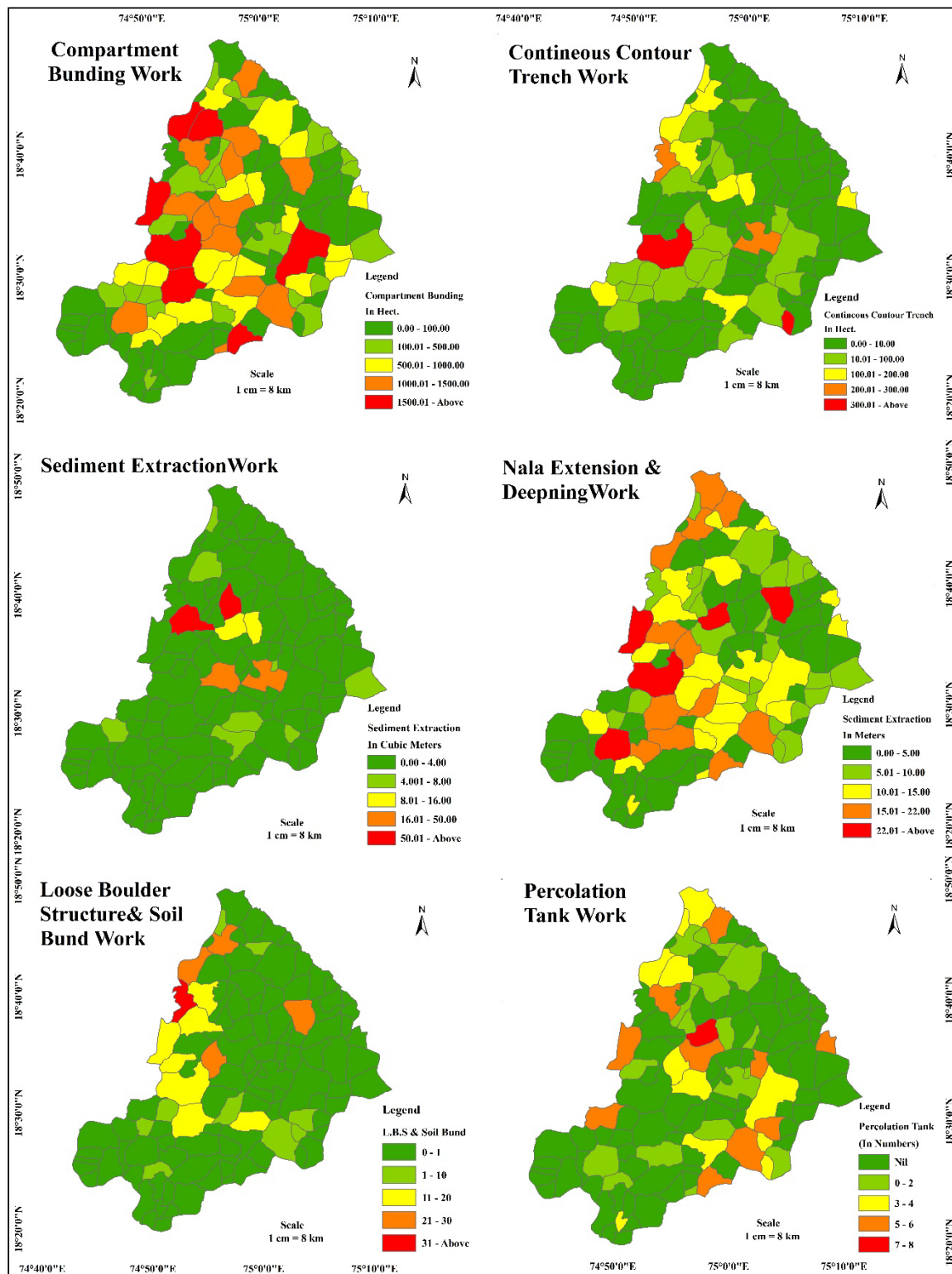
The eastern side of Karjat tehsil comes under Nandikeshwar Dongar, due to 90 percent loose boulder structure is created in this area. The Kanola river originates in this area, most of sub streams and channels are originate in this area and joins the main river. The basin area of these river covered by loose boulder structure. In other side there is no LBS found. Total 238 loose boulder structures are creating under the Jalyukt Shivar Abhiyan.

### **Percolation Tank**

Percolation tank is significant water conservation method which is to promote augmentation of groundwater level. The tank is artificially created on the surface of the earth. Submerging land used for the creates of percolation tank, because they have high permeability. It is similar to CNB and CD but storage capacity is high. Generally, percolation tank constructed in terrain which is highly weathered and fractured rocks for highly recharge. Seventy nine percolation tank are renewed and constructed under the Jalyukt Shivar Abhiyan in study region. The south east, central and north west area was dominated by percolation tank. Some part of south and north side has few percolation tanks.

### **Gabion Structure**

The gabion structure is generally used in Maharashtra, Andhra Pradesh and Madhya Pradesh etc. it is constructed by using boulders which are locally available, the boulders are stored in steel wire mesh and embind it in the form of rectangular blocks put it across the natural stream chan-



**Fig. 2.** Jalyukta Shivar Abhiyan Scheme Maps of Karjat Tehsil  
 Data Source: MRSAC/ Water Conservation Department, Government of Maharashtra

nel to make it as a small dam. This structure used in the channel which having width up 10 to 15 meters and height is up 0.5 meters.

The gabion structure is found in east and north west side of Karjat tehsil. The Chakhalewadi, Shimpore, Anandwadi, Mhalangi and Khatgaon has 6 to 10 gabion structures and Khandavi, Chapdgaon has 2 to 4 gabion structures. Remaining part of Karjat tehsil has no gabion structure constructed under Jalyukt Shivar Abhiyan. Total 57 gabion structure are constructed under this scheme.

#### **Kolhapur Types Bandhara (KT weir)**

Kolhapur type weir techniques is low height small dam along the river, it is constructed for water storage in rainy season for meeting demand of agriculture. Kolhapur type weir structure is constructed on the flow of stream channel having considerable gap between two piers to allow the passage to water stream. The gap between being locked with gate. This structure creates reservoir at the upstream area.

The total 33 Kolhapur type weir structures are constructed on Kanola river channel in northern and western part of Karjat tehsil. The Takali, Koregaon, Netakewadi, Loni, Mhalangi this village has 2 to 8 Kolhapur type weir structures. In other villages no Kolhapur type weir structures were created.

#### **Cement Nala Bund**

Cement Nala Bunds or Check dams are constructed at across to small stream having gentle slope and sufficient thickness of permeable bed. The height of these structure is mostly up to 2 meters, width is up to 15 meters and catchment of the cement nala up to 40 to 100 hectares. It is mainly based stream width and excess water.

The cement nala band has constructed in central and north side part of study area under scheme of Jalyukta Shivar Abhiyan. Highest CNB are constructed in surrounding area of Karjat city, Kombhali, Mandali village has 10 to 30 CNB structures. Other some villages have up to 5 cement nala band. Total 135 cement nala band constructed under the Jalyukt Shivar Yojana.

#### **Water Stock Making Pond (Talav)**

Water stock making pond or Talav is natural or artificially depression. That is smaller than a lake. Generally, it is creating nearer part of village or settlement for the fulfilled the demand of water for agriculture and domestic purpose. Storage capacity

and catchment area is larger than the check dam, percolation tank etc.

The total 125 water stock making pond or talav are constructed and rejuvenate by using Jalyukt Shivar Abhiyan water conservation scheme. The east to west middle belt is covered by water stock making pond or Talav. Highest water stock making pond or Talav created and repaired in Kuldharan, Pimalwadi, Koregaon, Kaprewadi and chakhalewadi between 6 to 14. The 16 villages have developed 3 to 6 water stock making pond or Talav.

#### **Farm pond**

Farm ponds are small water bodies constructed in farm by excavating or dug out and excavated soil is used to embankment around all sides of the pond. The water is usually harvested from a small catchment area. The stored water then used for agriculture during long periods. This method is used to collect excess runoff and stored during monsoon or rainy season. The stored water can be used in drought or water deficiency condition for crop.

Under the JYS scheme 147 farm pond are created in the study region. Mulewadi village adopted by Government of Maharashtra at initial stage of these scheme. The village have highest numbers of farm pond. Central and west part of Karjat tehsil is occupied by farm pond water harvesting structure.

#### **Hydro-fracturing**

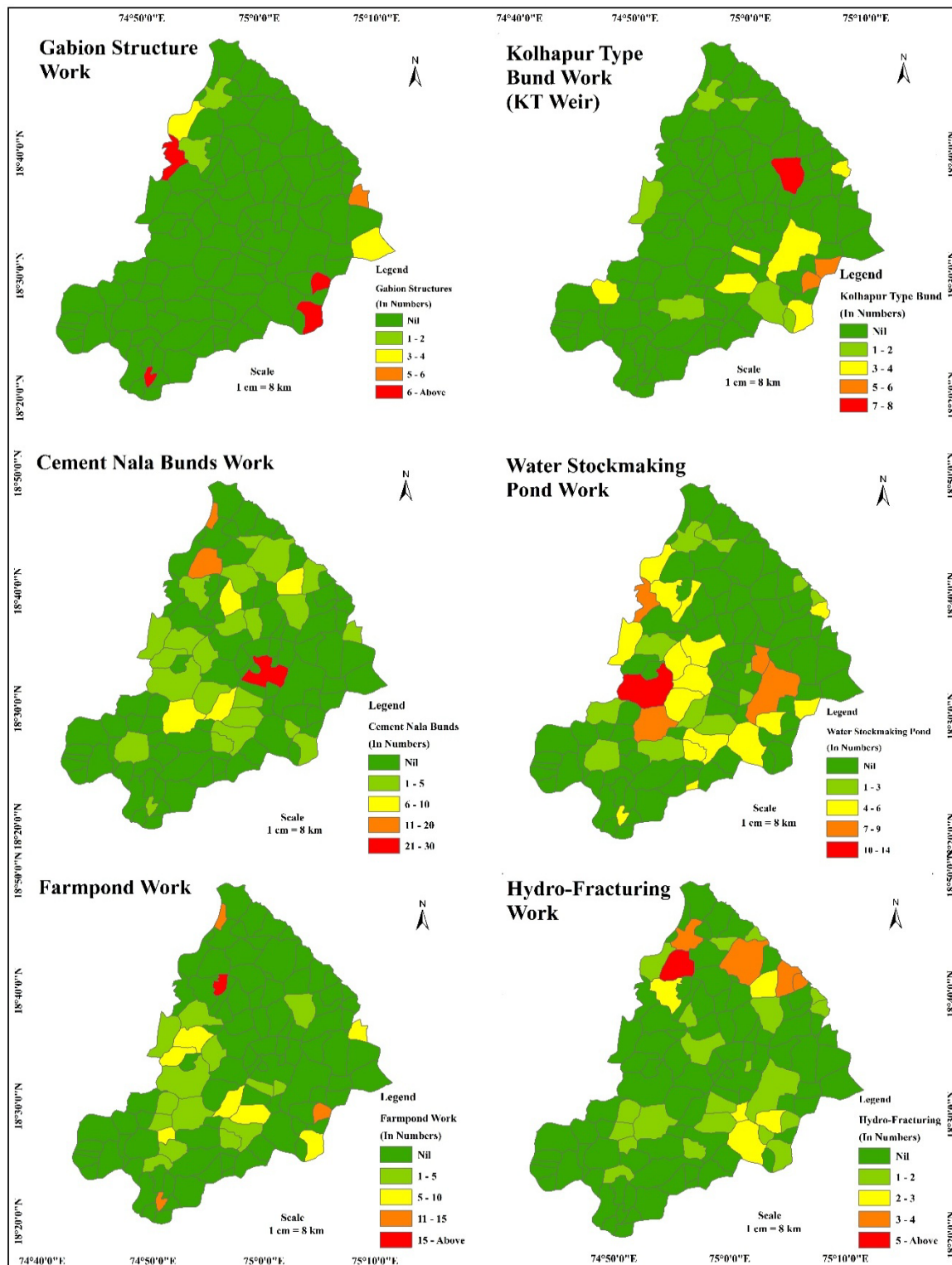
Hydro-fracturing is play vital role in development of groundwater level of borewell in the hard rock terrain. The hydro-fracturing technique is used to widen and cleaning the crack and fissures in the rock of strata by using injecting water with high pressure down the borewell. This technique firstly used for enhancing gas and oil.

The hydrofracturing method is used on practical based in 72 villages for recharging borewells. The village from northern area of Karjat they have used this structure for improving groundwater level of borewell. But the awareness about these techniques is very low in society. Due to this technique used in very little villages.

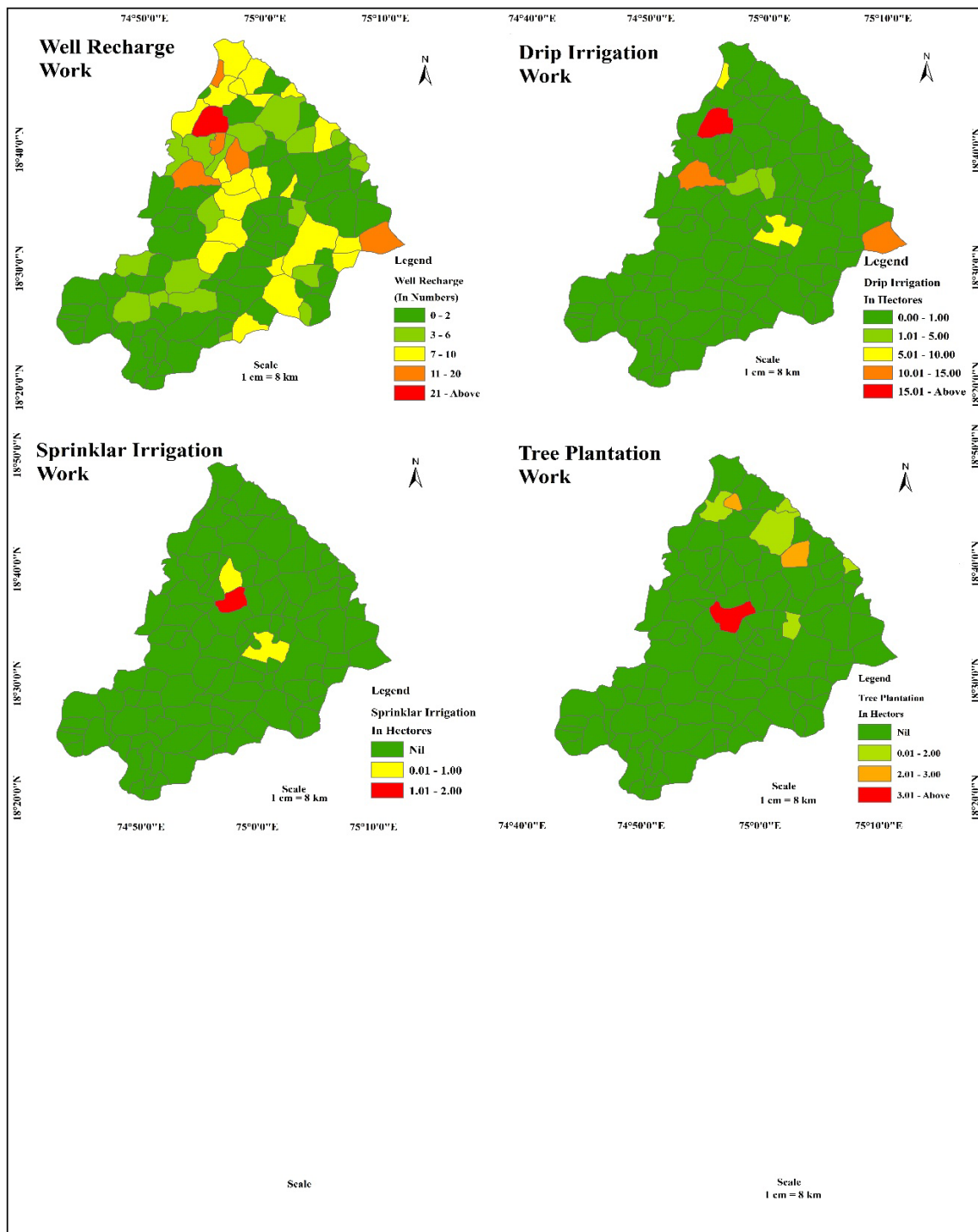
#### **Well Recharge**

Total 402 wells are rejuvenated under the Jalyukt Shivar Abhiyan scheme. The scheme is increases from middle to north part of Karjat Tehsil. The Kombhali, Chande, Chapadgaon, bitkewadi villages highly rejuvenate open wells. Near about 75 per-





**Fig. 2.** Jalyukta Shivar Abhiyan Scheme Maps of Karjat Tehsil  
*Data Source:* MRSAC/ Water Conservation Department, Government of Maharashtra



**Fig. 2.** Jalyukta Shivar Abhiyan Scheme Maps of Karjat Tehsil  
*Data Source:* MRSAC/ Water Conservation Department, Government of Maharashtra

cent villages rejuvenate open wells.

### Drip Irrigation

The groundwater level decreases due to over exploitation. Through different artificial recharge method can increase ground water level. The open well has significant role in artificial recharge of groundwater. By using this recharge method will bring water back to if the well was dried. Drip irrigation is the most powerful water providing system for growing crops.

This system conserves 80 percent water compared other systems. Drip system delivered water to each plant separately in continuously small quantities through dripper. The implementation of drip irrigation scheme is very low at village level, a few villages are benefited by this technique. Total 714 hectares area comes under the drip irrigation system which is used for pomiculture farming. Highest drip irrigation techniques used in Kombhali, Chapadgaon, Bitakewadi, Karjat, and Mandali.

### Sprinkler

Sprinkler micro irrigation system includes in Jalyukt Shivar Yojana. Sprinkler system is similar to natural rainfall. the awareness about this irrigation system is very low. This method was not suitable for all crops it is only beneficial tree crop, due to sprinkler irrigation system is used in only few villages. Only three hectares area cover by sprinkler irrigation system. Its slower than drip irrigation system. The sprinkler technique used in only three villages. Such as Karjat, Chande Khurd and Walvad.

### Tree Plantation

The tree plantation scheme funded by Samajik Vanikaran and Forest department. Absent 29 hectares plantation is done in different villages in Karjat tehsil. The both side area of roads and barren land was selected for the tree plantation. Tree plantation is controlled soil erosion process. This work is mainly done in hilly area.

### Conclusion

The different water conservation scheme has been brought under the one ceinture through Jalyukt Shivar Abhiyan, which support recollect rainwater and create decentralization of water storage compartment and increase groundwater level for use in agriculture. The different funding agencies are

support for execution of Jalyukt Shivar Abhiyan. The sixteen method launch under the JSA scheme. The study area created own water potential under the Jalyukt Shivar Abhiyan it is very beneficial for farmers. The study area has come under the drought prone region. After the JSA work the groundwater level has increased and near about 90 percentage area occupy by cultivated area. There is very good scope for the crop diversification in Karjat tehsil. After this campaign farmers are to turn dynamic farming. Like pomiculture. This scheme helpful for overcome permanently water scarcity and drought condition.

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## 18. Impact of Globalization on Finance

**Dr. Yasmin Ismail Shaikh**

Associate Professor in Commerce, Shri. Shahu Mandir Mahavideyalaya, Parvati, Pune - 09.

The financial system comprises all financial markets, instruments and institutions. Today we find like to address the issue of whether the design of the financial system matters for economic growth. According to cross-country comparisons, individual country studies as well as firm level analyses, a positive link exists between the sophistication of the financial system and economic growth. While some gaps remain, The financial system is vitally linked to economic performance. Nevertheless, economists still hold conflicting views regarding the underlying mechanisms that explain the positive relation between the degree of development of the financial system and economic development.

### Introduction

The euro area money market is among the most integrated parts of the financial system. The conduct of one common monetary policy in the euro area brought about immediate integration of the unsecured segments of the money market, mainly the interbank market and the short-term derivatives market. The secured segments of the money market, that is the repo market and the markets for short-term securities, are also increasingly integrated, but they still suffer from underlying problems with the management of collateral. Nonetheless, the outlook is promising. The euro area bond market has also developed rapidly. Notably, the private segments of the euro area bond market have flourished since the introduction of the euro.

The launch of the euro on 1 January 1999 was a historic event. Eleven national currencies were converted into one single currency overnight. Greece became the twelfth EU Member State to adopt the single currency on 1 January 2001. The newly created currency area of the twelve participating European Union Member States has a considerable weight in the world economy. It amounts for around 20% of world GDP and world exports. The successful launch of the euro, which is a key element in the creation of a stable and prosperous Europe, has boosted the integration of financial markets in the euro area. This process of integration in European financial markets coincided with the trends towards globalisation and securitisation.





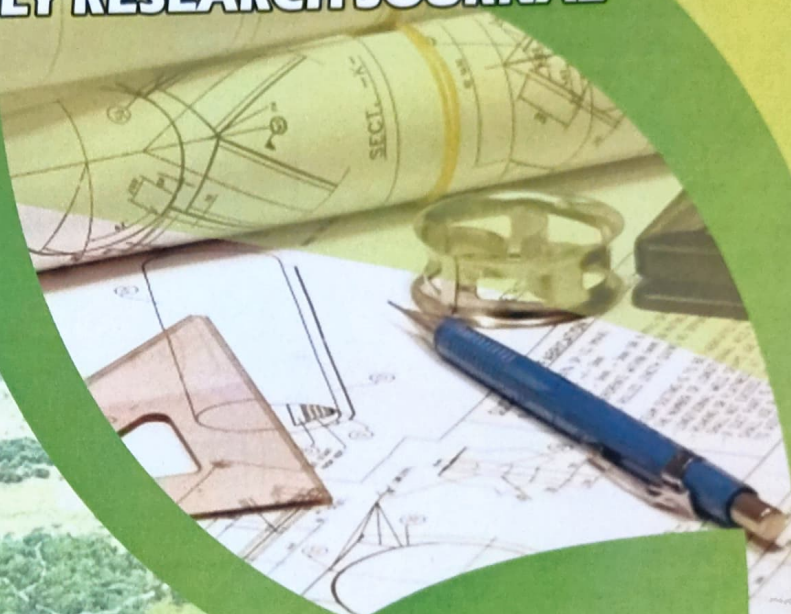
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**Abstract:** From July 1, 2017, the Goods and Services Tax will replace multiple taxes levied by the central and state governments and get subsumed of all the indirect taxes, including central excise duty, commercial tax, octroi tax/charges, Value-Added Tax (VAT) and service tax. The RERA Act was passed in the 2016, subsequently the GST Act was passed in 2017. Since January 2020 India is facing crisis of Covid-19. All these Acts makes positive and late negative impact on the construction industry. The researcher studied the both the Acts from Builders and customers point of view. Both Acts have positive impact on the construction industry in the long run. The contractors and builders will be shouldered responsibility of providing the quality product to their customers due to RERA Act. GST also increased the coverage of tax as builders will have to purchase the material from registered dealer to avail the credit. After the introduction of GST, other taxes are subsumed the rates of materials reduced slightly, the benefit of which ultimately goes to the customer. But due to Covid-19 pandemic situation the purchasing power capacity of many people decreased. People were focusing only on basic needs and it had adverse impact on the construction industry. In short, the customer will be more beneficial on account of Quality product with lower prices.

**Index Terms - RERA, GST, Real Estate, Construction Industry, Covid-19**

### I. Introduction:

The RERA Act 2016 and The GST Act was passed in 2017. After GST there was confusion among the buyers regarding the prices of houses and construction material. In this paper the researcher has tried to study various rates of GST on different materials used in construction work. The researcher has also studied impact of RERA Act and GST Act 2017 on Construction Industry. Similarly the researcher also tried to explain various works contracts. The researcher has tried whether GST and RERA is beneficial from Customers and Contractors point of view. Due to consecutive Acts applicable to construction and industry and Covid-19 pandemic situation construction industry slow down their sales.

### II. Objectives:

- To study the GST on account of Construction Industry
- To study the RERA Act 2016
- To study the impact of GST & RERA together on Construction Industry.
- To study the impact of Covid-19 on Construction Industry.

### III. Impression of RERA Act 2016:

The real estate (Regulation and Development) Act, 2016 was passed on 25th March 2016. RERA Act lays down that in case any structural defect or any other defect in workmanship, quality or provision of services or any other obligations of the promoter as per the agreement for sale relating to such development is brought to the notice of the promoter within a period of five years by the allotted from the date of handing over possession, it shall be the duty of the promoter to rectify such defects without further charge, within thirty days, and in the event of promoter's failure to rectify such defects within such time, the aggrieved allotted shall be entitled to receive appropriate compensation in the manner as provided under this act. This is a boon to the buyers.

### IV. Important Provisions of RERA

No promoter is allowed to advertise, market, book, sell or offer for sale, or invite persons to purchase in any manner any plot, apartment or building in any real estate project or part of it, in any planning area, without registering the project with the RERA. The advertisement or prospectus issued or published by the promoter shall mention prominently the website address of the Authority and the registration number obtained from the Authority. Where any Allottee sustains any loss or damage by reason of any incorrect, false statement included therein, he shall be compensated by the promoter in the manner as provided under this Act. The entire

investment along with interest and compensation shall be returned to allottee if he intends to withdraw from project. The promoter shall make an application to the Authority for registration of the project within a period of three months from the date of commencement of this Act for ongoing projects and whose completion certificate is not issued.

## V. Impression of GST Act 2017:

The GST Bill was approved in the Lok Sabha on March 29, 2017 with four supplementary legislations- The Central GST Bill, 2017; The Integrated GST Bill, 2017; The GST (Compensation to States) Bill, 2017; and The Union Territory GST Bill, 2017.

At the debate preceding the passing of the bills, finance minister Arun Jaitley said the GST, which will usher in a uniform indirect tax regime in the country, will make commodities 'slightly cheaper.' "Today, you have tax on tax, you have cascading effect. When all of that is removed, goods will become slightly cheaper,"

On 1st July 2017, all sectors have to pay Goods and Service Tax (GST) in India. The GST is expected for reducing the overlapping tax burden in India.

The GST for building materials ranges between 5% and 28%. Following table shows GST rates based on the percentage relating to Construction Materials.

5%	12%	18%	28%	12-18%	18-28%
River Sand	AAC Blocks	Steel	Cement	Marble and Granite	Tiles
Crush Sand	Fly Ash Bricks	Cement Block	Glass		CP Fittings
Aggregate		GI Fittings	Wire and Cable		Aluminum Windows
Stones		Key Lock	Paint & Varnish		
Red Bricks		Sanitary Fittings	Wooden Door and Window		
Shahabad		Wallpapers			

## VI. Important Definition:

### Works Contract:

Works Contract has been defined in Section 2 (119) of the CGST Act, 2017 as under:

"works contract" means a contract for building, construction, fabrication, completion, erection, installation, fitting out, improvement, modification, repair, maintenance, renovation, alteration or commissioning of any immovable property wherein transfer of property in goods (whether as goods or in some other form) is involved in the execution of such contract.

Thus, the definition as adopted in GST is more influenced from VAT Laws than Service Tax. Accordingly, the definition does not provide for any generic definition but only includes 14 types of contracts as works contract, which are as follows:

- 
- |                 |                   |
|-----------------|-------------------|
| 1. Building     | 8. Improvement    |
| 2. Construction | 9. Modification   |
| 3. Fabrication  | 10. Repair        |
| 4. Completion   | 11. Maintenance   |
| 5. Erection     | 12. Renovation    |
| 6. Installation | 13. Alteration    |
| 7. Fitting out  | 14. Commissioning |

## VII. Will GST make home loans expensive?

Before evaluating the likely impact of the GST on home loan costs, it is important to understand the components that will be impacted by the increased rates under the GST. The main cost of taking a home loan, is the interest payment on the money. This cost will not change, as there is no service tax or GST on it. Similarly, any stamp duty charged in connection with the documentation of the home loan, will not change with the GST, as stamp duty is not subsumed under the GST.

However, there are various charges that are levied by lenders on home loans. First and foremost is the processing fee that is paid at the time of taking the home loan. At present, it is 15 per cent but it will go up by 3 per cent under the GST, to 18 per cent. This is generally a one-time cost and its overall impact on your home loan tenure, will be insignificant. The banks may also recover other charges like advocate fees, valuation charges, etc., in connection with the home loan, which will go up proportionately.

### COVID-19 impact on Indian housing market in Maharashtra State

The Coronavirus spread has further delayed a recovery that might have seemed possible, because of various government measures to revive demand, even though, right now, it does not seem like prices will go down immediately. Niranjana Hiranandani, National President, NAREDCO, states that "Salvaging Indian realty, the second-largest employment generator is critical, not only from the GDP growth perspective but also for employment generation, since the sector has a multiplier effect on 250-plus allied industries." The demand slowdown in the residential segment has already curtailed housing sales, project launches and price growth in India's residential realty sector, which has been reeling under the pressure caused by mega regulatory changes, such as the Real Estate Regulatory Authority (RERA), the Goods and Services Tax (GST), demonetisation and the Benami Property Law.

**VIII. Remedies to Increase sale of Property by Maharashtra Govt.**

1. Oct. to Dec. 2020 rate of Stamp duty was 2%
2. Jan. to March 2021 rate of Stamp duty was 3%
3. April to June 2021 rate of Stamp duty was 5%
4. As per survey of tealindia property sale transaction count was increased by 52.6%, 44.1% and 52.2% during the month Dec. 2020, March 2021 and June 2021 respectively to avail benefit of cost reduction on account of stamp duty. Among all the Talukas Haveli recorded highest maximum number of property sale registration.
5. RBI announced sever rate cuts, bringing the repo rate to 4% customer is getting housing loan at lower than 7% p.a.

**IX. Important Findings:**

1. One of the major flaws of the previous indirect tax regime – the non-availability of tax credit of central/union taxes over state taxes and vice versa, this could be eliminated by allowing unrestricted tax credit under GST.
2. GST will have a positive change by ensuring cascading of taxes is reduced. This will be greatly beneficial as it will lead to a lower cost of production.
3. Due to RERA responsibility of developers to provide adequate and extended warranty for the material / equipment used in construction will result in the demand for quality and durable materials which will extend to products like doors and windows. Hence the demand for the PVC and aluminium doors and windows is bound to increase, the GST rate will be lower for the PVC product than the previous year's tax rate, it will bring down the price to the final consumer.
4. If builders don't use quality products, they will be in trouble, they have to compensate the buyers, in case they find any defect in the project in the initial 5 years, they have to fix any defects for free within 30 days, failing which they ought to compensate
5. GST will reduce the tax burden of raw material for the retail customers and builders. As tax credit will be available to all the builders for raw material purchased leading to reduction of overall cost of construction and interstate movement of material would have no additional tax, leading to lower cost to the purchaser.
6. Also, GST will not apply to completed and ready-to-move-in projects, as there are no indirect taxes applicable in the sale of such properties. What this means is that all properties that have received completion certificate will not fall under the ambit of GST.
7. GST rate of 12 per cent will be applicable on under-construction properties. A property that is under construction is governed by the works contract. Under GST works contract is taxable at 12 per cent with full input tax credit.
8. Rate of stamp duty was reduced by the Maharashtra Govt. during the Pandemic period for 9 months to increase the sale of real estate.
9. During the period of Dec. 2020 to June 2021 number of property sale is increased.

**X. Conclusion:**

While RERA and GST will slowly change the way the real estate industry operates in India, they have also thrown open a few aspects that need extensive deliberation. One such issue is the liability of developers to provide for workmanship for structural defects for a period of five years. Unlike in the past, developers will now have to create a back-to-back warranty with suppliers in case a challenge comes up. Starting from the contract to execution and finally handing over, documentation has to be clearly spelled out. If a developer wants to save himself from the pain of poor construction, he will have to keep tabs on agencies he conducts business with and the quality of materials he procures. The end user would, of course, benefit from this improved diligence.

GST in India provides the long awaited generalization of the indirect tax structure. The cash constituent of the building construction economy will reduce due to the execution of GST in India. To avail ITC, contractors must purchase raw materials from GST-registered vendors, resulting in better tax compliance. Under GST, the work contract is considered as a service, and hence, the composition scheme is not available. Contractor's compliances and costs will increase as they will follow the standard taxation system. GST confirmation on works contract as a service has brought clarity. But the lack of details in the areas of input tax credit (ITC) and composition schemes might lead to disputes. All in all, GST should impact the construction sector in a positive manner, not only from a rate perspective but also on pricing of various products, albeit in a long run.

With the introduction of GST and RERA, the Industry will benefit as there will be complete governance and transparency which will ensure that buyers are getting the right, good quality products. The project delivery would be on time and the builder will have to guarantee that the products installed in the projects are of superior quality or will then face actions. This will be a good move as companies with good quality products and reputed companies will only survive. The 5 year warranty will assure the use of high quality products. For resolving the issues, we should feat an international standard same like those practiced in Germany.

During pandemic situation the property states were stable, not increased but due decrease in stamp duty in registration real estate sector grown gradually.

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