



अनुष्ठापनामितिर्वर्षः।

www.marthpari.org  
(स्थापना वर्ष - १९७७)

Reg No. 31918/77 / ISSN 0973-8452

मराठी  
अर्थशास्त्र  
परिषदेचे  
त्रैमासिक

लोककल्याणमूलस्य अर्थशास्त्रस्य सिद्धये।  
शोधचर्चाविवादार्थं संवादोऽयं प्रवर्तितः॥

# अर्थसंवाद

(तज्ज्ञ परिश्रित नियतकालीक)

जुलै-ऑगस्ट-सप्टेंबर २०२१ / खंड ४५ / अंक २

## अनुक्रमणिका

१. राजाराम पाटील  
भारतातील 'गरिबी हटाव' उद्योगणेची पन्नाशी :  
एक अवलोकन ..... ८३
२. प्रशांत हरमकर  
आर्थिक राष्ट्रवाद ते आत्मनिर्भर भारत ..... ९६
३. राजकुमार वाईगडे  
भारताच्या भाववाढ नियंत्रण घोरणातील नवीन बदल ..... १०९
४. सुरेश श्रावण पाटील, नितीन प्रकाश जैन  
कोविड - १९ चा भारतीय कृषी व्यवस्थेवर होणारा  
परिणाम आणि कृषी व्यवस्थेला सावरण्यासाठी  
व्यूहचरणात्मक उपाय योजना ..... ११६
५. कारभारी भालचंद्र काशिनाथ  
अण्णा भाऊ साठे यांचे आर्थिक कल्याणाचे  
साहित्यिक विचार ..... १२३
६. अरुण तवार, बेलुरे विशाल चंद्रशेखर  
समतोल औद्योगिक विकासासंबंधी विदमं - मराठवाडा  
आंतरविभागीय समितीचा अहवाल - एक अभ्यास ..... १२९
७. जे. एफ. पाटील : पुस्तक परिचय  
भारतावरील आर्थिक संकट ..... १३१
८. शि. ना. माने : अर्थ शब्दांची वाट पाहे...  
कोरोना लिटरसी ..... १३३
९. संतोष दास्ताने : प्रतिक्रिया-प्रतिवाद  
महाराष्ट्राच्या कृषी स्मशानाची राजकीय अर्थव्यवस्था ..... १३५
१०. भरतकुमार सोलापूर : प्रतिक्रिया-प्रतिवाद  
सावधान..! माल्थस जागा झालाय ..... १३७

प्रमुख संपादक  
राहुल शं. म्होपरे  
(देवचंद कॉलेज, अर्जुननगर)

सहाय्यक संपादक  
चंद्रकांत जाधव  
(य.च.वारणा महाविद्यालय, वारणानगर)

सल्लागार मंडळ  
(२०१८-२२)  
जनार्दन काकडे  
राजू शिंदे  
अजय दरेकर  
मोहन सदांमते

संपादकीय पत्रव्यवहार  
राहुल शं. म्होपरे  
'सर' निवास, रि.स.नं. ३३/क/२,  
प्लॉट नं. १८, लेक व्ह्यू कॉलनी,  
दीपा गॅस गोडाऊनच्या पाठीमागे,  
उजळाईवाडी, ता. करवीर,  
जि. कोल्हापूर - ४१६ ००४  
भ्रमणध्वनी : ९९२३८७९०२०  
लेखातील मते लेखकांचीच



# अण्णा भाऊ साठे यांचे आर्थिक कल्याणाचे साहित्यिक विचार

कारभारी भालचंद्र काशिनाथ †

प्रस्तावना :

अण्णा भाऊ साठे यांचा जन्म विषमतेवर आधारित जातिव्यवस्थेतील मांग जातीत झाला. त्यांना शिक्षणाची कुठलीही परंपरा नव्हती. परंतु मांग जातीबाबत असलेल्या समाजाच्या दृष्टिकोनामुळे त्यांना गरिबी, गरिबी व मागासलेपणाचा वारसा लाभला होता जो त्यांच्या साहित्यामध्ये परावर्तित झाला आहे. १९३६ ते १९६९ पर्यंत कार्ल मार्क्स यांच्या आर्थिक विचारधारेचा प्रभाव त्यांच्या साहित्यात जाणवतो. मुंबई येथे झालेल्या कामगारांच्या संपात अण्णा भाऊ साठे यांनी महभाग घेतला व भांडवलशाही व्यवस्थेचा जाहीर निषेध केला. शेतकरी व कामगारांचे हक्क, असमान संपत्ती वाटप, असंघटित घटकांचे शोषण व मागास समाजाची आर्थिक दुर्बलता अशा अनेक सामाजिक आर्थिक समस्यांविरुद्ध त्यांनी लेखन केले आहे.

अण्णा भाऊ साठे यांचा परिचय :

अण्णा भाऊ साठे, मूळ नाव तुकाराम भाऊराव साठे यांचा जन्म सांगली जिल्ह्यातील वाळवा तालुक्यातील वाटेगाव या गावखेड्यात १ ऑगस्ट १९२० रोजी झाला. वाटेगाव येथे त्यांच्याकडे असलेली

शेतजमीन सावकाराने हस्तागत केल्याने पोट भरण्यासाठी त्यांनी मुंबईला स्थलांतर केले. अण्णा भाऊ साठे यांचे सुरुवातीचे आयुष्य वारणेच्या खोऱ्यात गेले व नंतरचे मुंबई येथील लेबर कॅम्पमध्ये. या दोन्ही ठिकाणी त्यांनी आर्थिक व सामाजिकदृष्ट्या वंचित समाजाची आणि कामगारांची विवंचना प्रत्यक्ष अनुभवली व तीच विवंचना आपल्या साहित्यात मांडण्याचे काम केले. आवर्जून नोंद करण्यासारखी गोष्ट म्हणजे अण्णा भाऊ साठे एका विशिष्ट पीडित समाजाचे नव्हते तर जगातील सर्व पीडितांची विवंचना समाजापुढे मांडणारे साहित्यिक होते (अर्जुन डांगळे १९९८).

अण्णाभाऊ ज्या लेबर कॅम्पमध्ये राहात होते त्या वस्तीमध्ये आंबेडकरी व कम्युनिस्ट चळवळीचा प्रभाव होता, त्या अनुषंगाने त्यांच्यावरही आंबेडकरी कम्युनिस्ट चळवळीच्या विचारांचा प्रभाव झाला व त्यांच्या साहित्यात जाणवतो. याच ठिकाणी त्या साहित्यिक जीवनाचा आलेख उंचावला. अण्णा साठे यांनी ३५ कादंबऱ्या, १३ कथासंग्रह, लोकनाट्ये / तमाशा, १० पोवाडे, १ शाही प्रवासवर्णन आणि ३ नाटके अशी विविधतेने न

सहाय्यक प्राध्यापक अकबर पीरभाँय कॉलेज ऑफ कॉमर्स अँड इकॉनॉमिक्स, मुंबई  
आजीव सदस्य क्र. : १७९३, भ्रमणध्वनी : ७४०००४७६५९, ई-मेल : bhalchandra.karbharla@apcollege.

अर्थसंवाद | २०२१ | जुलै-ऑगस्ट-सप्टेंबर | खंड-४ | अंक-



**How to Cite:**

Mhatre, N. S., & Karbhari, B. K. (2022). An impact of terrorism on trade and GDP growth with special reference to SAARC countries. *International Journal of Health Sciences*, 6(S1), 5845-5858. <https://doi.org/10.53730/ijhs.v6nS1.6190>

## **An impact of terrorism on trade and GDP growth with special reference to SAARC countries**

**Dr. Nilesh S. Mhatre**

Assistant Professor, Department of economics, Smt.P.N.Doshi Women's College Ghatkopar, Mumbai, Maharashtra, India

**Dr. Karbhari Bhalachandra K.**

Assistant Professor, Department of Economics, Anjuman-I-Islam's Akbar Peerbhoy College of Commerce and Economics, Mumbai. Maharashtra, India

**Abstract**--In order to achieve a political or social goal, individuals or subnational groups may use violence or threaten to use violence in order to intimidate a large audience beyond the immediate victim. (Sandler, T., & Enders, W). The *Global Terrorism Index (GTI)* report 2020 states that the *Global Terrorism Database (GTD)* comprises approximately 170,000 terrorist occurrences from 1970 to 2019. In 2019, the economic impact of terrorism was estimated to be \$US 33 billion. Terrorism cost the global economy \$855 billion between 2000 and 2019. The total number of terrorist deaths fell 15% to 13,826 in 2019, marking the sixth consecutive year of reduction. This is a 59% decrease from the high in 2014, when 33,438 individuals were killed in terrorist strikes. South Asia suffered the most damage, followed by Central America and the Caribbean. South Asia and Sub-Saharan Africa have both had the highest number of terrorist deaths of any region. South Asia experienced approximately 74,000 deaths between 2002 and 2019. Sub-Saharan Africa and South Asia had the greatest economic impact in 2019, with \$12.5 billion and \$5.6 billion, respectively. (*GTI Report-2020*). The purpose of this research study is to examine the impact of terrorism on the trade and GDP growth of South Asian Association for Regional Cooperation (SAARC) countries in particular. The research is mostly based on secondary data pertaining to South Asian economic indicators and the Global Terrorism Database pertaining to South Asian countries. Based on the given data, the One Way ANOVA test was used, and it was discovered that terrorism had a substantial impact on trade growth and GDP growth in SAARC countries. The study finishes with suggestions, recommendations.





Pune District Education Association's

# Prof. Ramkrishna More Arts, Commerce & Science College

Akurdi, Pune-44

NAAC Accredited A+ With CGPA 3.46

Departement of Economics & Internal Quality Assurance Cell

Organised

## One Day International Workshop on


### 'MICROFINANCE'

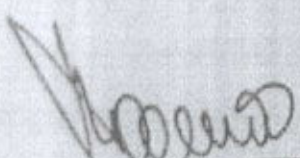
14<sup>th</sup> December 2019


# Certificate

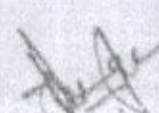
This is to certify that Dr./Ms./Mr. KARBHARI BHALCHANDRA K. of AKABAR PEERBHAY COLLEGE, MUMBAI has participated in One Day International Workshop on 'Microfinance' organised by PDEA's Prof. Ramkrishna More Arts, Commerce & Science College, Akurdi, Pune- 44 on 14<sup>th</sup> December.2019.



  
Vidula Vyavahare  
Co-ordinator

  
Dr. Mohan Choudhari  
HOD Economics

  
Dr. P.S. Tambade  
Chairman IQAC

  
Dr. Abhay Khandagale  
IC Principal

Pune District Education Association's

# Prof. Ramkrishna More Arts, Commerce & Science College

Akurdi, Pune - 411 044

Affiliated to Savitribai Phule Pune University & Accredited by NAAC with A+ grade (CGI)  
National Conference on


Impact of GST on Economy, Commerce and Industry  
(27<sup>th</sup> and 28<sup>th</sup> January 2020)

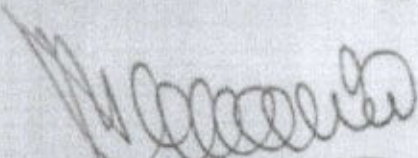
Sponsored by

Savitribai Phule Pune University under Quality Improvement Plan  
Organized by: Department of Commerce and Economics

This is to certify that Prof. / Dr. / Mr. / Ms. Karbhari Bhalchandra K  
Prof. Akbar Peerbhoy College, Mumbai College, has participated as  
Person / Chair Person / Guest / Organizer in the two days National Conference  
"GST on Economy, Commerce and Industry" held on 27th & 28th January, 2020. His  
paper entitled "Prospective of GST on Indian Economy"

His / Her active participation in this conference is deeply appreciated.

  
Dr. S. N. Nanaware  
Co-ordinator  
HOD- Commerce

  
Dr. M. K. Choudhari  
Co-ordinator  
HOD - Economics



Dr.

15	<b>A Study on GST(Goods and service tax) : An Overview</b> <i>Dr. S.N.Nanaware</i> <i>Sarita Samson</i>	82-86
16	<b>“Impact of Goods &amp; Services Tax on Indian Economy”</b> <i>Dr. T. N. Salve</i> <i>Mr. Sanjay Prabhakar Deshpande</i>	87-92
17	<b>GST: AN ATTEMPT TO TRANSFORM INDIA</b> <i>Merin K. Varghese</i>	93-98
18	<b>Critical analysis of GST implementation in India</b> <i>Ms. Himani Satyawalan Kotre</i>	99-110
19	<b>Impact of GST on Travel and Tourism Sector in India</b> <i>Mandar Brahme</i> <i>Prin. Dr. Nitin L. Ghorpade</i>	111-114
20	<b>GST AND ITS IMPACTS ON INDIAN ECONOMY</b> <i>Mr. Sandeep Lokhande,</i> <i>Dr. P. S. Ingole</i>	115-120
21	<b>“Impact of goods and services tax on various sectors &amp; challenges of Indian economy”</b> <i>Dr. Vasundhara M. Maturkar,</i> <i>Ms. Jyoti S. Motwani,</i> <i>Ms. Vaishnavi V. Epper</i>	121-124
22	<b>Prospective of GST on Indian Economy</b> <i>Dr. Karbhari Bhalchandra Kashinath</i>	125-131
23	<b>Future of Export Oriented Units Under New GST Regime</b> <i>Dr. Dakle S.P.</i>	132-135





**Prospective of GST on Indian Economy**

**Dr. Karbhari Bhalchandra Kashinath**

Asst.Prof. Akbar Peerbhoy College of Commerce and Economics, Mumbai  
bk5682@gmail.com / mob.7400047659

**Abstract :** GST the biggest tax reform in India which is based on the perception of "one nation, one market, one tax". As a part of intensive reforms in fiscal policy GST amalgamated entire market of India, all states, and union territories and scrapped all the inter-state barriers on trade. GST would bring benefit to manufacturers, producers and sellers in the form of fewer tax filings, transparent rules and easy accounting practice also consumers would be pay less for the goods and services. Most important is that the government would generate more revenues as indirect tax evasion can be prevented. But on other side the fears of disruption and uncertainties in production, challenge of implementation of new tax system cannot be ignored.

**Key Words :** GST, Fiscal Reforms, Input tax credit, CENVAT, CGST, IGST, SGST

**1. Introduction :**

Goods and Services Tax (GST) is one of the biggest tax reform in India, which aims to amalgamate the market by dismantling fiscal barriers between states. First time for 2006-07 budget the then Union Finance Minister had proposed the GST. It is conceptualised after GST Council approved the Central Goods and Services Tax Bill 2017 (The CGST Bill), the Integrated Goods and Services Tax Bill 2017 (The IGST Bill), the Union Territory Goods and Services Tax Bill 2017 (The UTGST Bill), the Goods and Services Tax (Compensation to the States) Bill 2017 (The Compensation Bill). These bills were passed by the Lok Sabha on 29<sup>th</sup> March, 2017. Thereafter, State Legislatures of different States have passed respective State Goods and Services Tax Bills. After the enactment of various GST laws, GST was launched with effect from 1<sup>st</sup> July 2017.

In GST, all the indirect taxes will be subsumed under a single regime. The GST taxation laws will put an end to multiple taxes which are levied on different products, starting from the source of manufacturing to reaching the end consumer. GST works on the fundamental principle of "One Country One Tax". GST introduced to replace Central and State indirect taxes such as VAT, CENVAT and other except customs in India. GST will be applicable on both goods and services and India will follow a dual system of GST to keep both the Centre and State independent of each other.

**1.1. Framework of the GST**

The GST council has fitted over 1300 goods and 500 services under four tax slabs of 5%, 12%, 18%, and 28% for various different categories of products and services. 0% rate is kept for most essential goods such as rice, wheat etc. Like other countries such as Canada and Brazil, India will follow the dual form of GST.

**2. Research Methodology :**

**2.1. Objectives of study :**

1. To find out the impact of GST on Indian economy.





DAAR-UL-REHMAT TRUST'S  
**A. E. KALSEKAR DEGREE COLLEGE**

Kausa, Thane, Maharashtra, India.

(Permanently Affiliated to University of Mumbai)  
Accredited by NAAC with 'B++' Grade / ISO Certified 9001:2015

*Internal Quality Assurance Cell*

Organizes

One Day Multidisciplinary International Conference on

*"Changing Perspectives in Management, Humanities, Science &*

Saturday 23<sup>rd</sup> March 2019

*Certificate*

certify that Mr./Mrs./Miss./Dr. *Karbhari Bhalchandra Kashinath*  
*Char Peerbhoy College of Comm & Eco*  
participated and Presented a Paper Titled "*To Assess the status of first cash*  
*dia after post Lomentisation*"

One Day Multidisciplinary International Conference on "Changing Perspectives in Management  
Technology" on 23<sup>rd</sup> March, 2019 held at DRT's A.E.Kalsekar Degree College Kausa, Mumbai, Thane

Convenor

Arjumand Z. Rawal

AC Co-Ordinator





TO ASSESS THE STATUS OF "FIRST CASHLESS VILLAGE (DHASAI VILLAGE)" OF INDIA IN AFTER POST DEMONETIZATION

**Dr. Karbhari Bhalchandra Kashinath**

Assistant Professor, Akbar Peerbhoy College of Commerce and Economics, Mumbai

**ABSTRACT**

*After demonetization the residents of Dhasai village tries to adopt the model of cashless village. In some extent villagers succeeded in their efforts. But loopholes in this model obstruct the implementation process. After two years of demonetization villagers are yet showing their high dependency on cash based economy rather than cashless economy.*

*Keywords: Demonetization, Cashless village, Dhasai village, Digital means of payments.*

**1. INTRODUCTION**

As a part of policy initiative on November 8<sup>th</sup> 2016, Prime Minister of India announced the demonetization of high value notes of ` 500 and ` 1000. The policy of demonetization has been justified by government for various reasons like to counterattack unaccountable money and counterfeit notes and to make India cashless.

To review the policy implications, the Dhasai Village (first cashless village of India as claimed by government ) taken as an area of study. To overcome the challenges arises due to demonetization Dhasai village of Thane district has take initiative to become cashless. Accordingly village had been claimed that it becomes first cashless village on 1<sup>st</sup> December 2016 in India a month after demonetization.

This research tries to review the progress of cashless state of this village after completion of two years of demonetization.

**1.1 About Dhasai Village**

Dhasai, a charming village in Murbad taluka located about 100 km to the northeast of Mumbai. The population of the village is around 5000 a mix of traders and resident farmers. It serves as the central market, healthcare centre and banking hub for at least 50 villages nearby.

**1.2 Initiative for Cashless Village**

The initiative to make this village cashless was taken by the NGO Veer Sawarkar Pratishthan in collaboration with Bank of Baroda and Dhasai Merchants Association. After the demonetization the residents of Dhasai village experienced the terrible phase of life since no one had cash for transaction in the village. Whatever transactions takes place, they were on the credit basis. But there were limitations for business on credits, since traders are also required cash to use as a working capital. Both traders and residents were locked in the situation of cash crunch. Whatever liquid cash had in the market it was in the form of new issued notes of ` 500 and ` 2000 which became another exchange headache for traders and buyers.

When situation seems to become worst Ranjit Sawarkar an activist of NGO Veer Sawarkar Pratishthan and Bank of Baroda, traders and villagers decided to rise above the situation by adopting cashless village model. Accordingly Bank of Baroda, Thane District Bank and Vijaya Bank has given Point of Sale System (POS) and Electronic Data Capture (EDC) machines to traders. Traders and residents switches over to digital means of payments for transaction like debit cards, cheques, E-wallets etc. and started the journey towards cashless village. For the time being residents and traders experienced the sort of relief from commotion of demonetization. But still the challenge to become cashless is testing their metal.

**2. OBJECTIVES OF THE RESEARCH**

- i. To find out the cashless status of residents of Dhasai village.
- ii. To review the impact of demonetization on residents in Dhasai village.

**3. HYPOTHESIS**

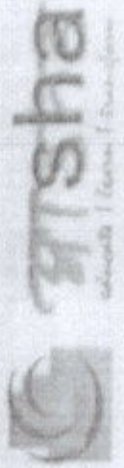
- i. After demonetization residents of Dhasai village continue digital payment system in operation.

**4. DATA AND RESEARCH METHODOLOGY**

**4.1 Data Collection**

The study has been carried out with the help of primary and secondary data. To collect primary data questionnaire method has been used. A comprehensive questionnaire has been prepared and filled up by residents. The questionnaire contains open-ended and close ended questions. The responses of respondents are





ASIAN SOCIAL SCIENCES AND HUMANITIES ASSOCIATION  
Research & Development Wing

THIS IS TO CERTIFY THAT THE PAPER TITLED

A CRITICAL EVALUATION OF IMPACT OF DEMONETIZATION ON INDIAN ECONOMY, WITH SPECIAL REFERENCE TO PUNE DISTRICT

AUTHORED/CO-AUTHORED BY PROF/DR/MR/MRS/MS

DR. KARBHARI BHALCHANDRA KASHINATH, ASST. PROF. AKBAR PEERBHOY COLLEGE, MUMBAI

WAS PRESENTED AT THE INTERNATIONAL CONFERENCE ON

"The Millenium: Honoring The Past, Treasuring The Present, Shaping The Future"  
Organized by ASTHA Research & Development Wing In Colaboration with MKLM's B.L. Amlani college of commerce and eco. And M.R. Nathwani college of arts, Mumbai On 23rd May, 2023 to 2nd June 2023 at , Nepal



*Dr. Mital Manavadar*

Dr. MITAL MANAVADARIA  
CONFERENCE DIRECTOR  
M.R. Nathwani College of Technology & B.Ed., Junagadh



## A CRITICAL EVALUATION OF IMPACT OF DEMONETIZATION ON INDIAN ECONOMY, WITH SPECIAL REFERENCE TO PUNE DISTRICT

DR. KARBHARI BHALCHANDRA KASHINATH

ASST. PROF. AKBAR PEERBHOY COLLEGE, MUMBAI

MR. BHUSHAN ANNA WAYKAR

ASST. PROF. PDEA'S, ANNASAHEB WAGHIRE COLLEGE, OTUR

### ABSTRACT:

This research paper made an attempt to critically evaluates the relationship between cashless economic system and customer's satisfaction in the preview of demonetization take place in India. It is found that gender, age, income occupation variables have significant association with impact of demonization. While hypotheses formulated for the study were tested Kruskal-Wallis test. Relevant Data were collected through self-structured questionnaire and analyzed with descriptive Statistics. The findings of the study reveal that there is significant impact of demonetization to erode black money, corruption, terrorism etc. The demonetization of the highest denomination notes undertaken by the government is a big shock to the Indian economy.

**KEYWORDS:** DEMONETIZATION, BLACK MONEY, CORRUPTION AND CURRENCY, ELECTRONIC PAYMENT SYSTEM, CASHLESS ECONOMY, ETC.

### 1.1. INTRODUCTION:

Demonetization is a crucial step when government changing the national currency. When the government declares that the currency in circulation is no longer legal tender, demonetization takes place. Many governments used demonization as a tactic to combat illicit currency and halt counterfeit cash that might be used to support terrorism. (Veerakumar, 2017).

On November 8, 2016 a policy initiative involving the demonetization of high value notes of ₹ 500 and ₹ 1000 was announced. The legislation requires that people having above high-value notes have to exchange at the authorised financial institutions, including banks, post offices and RBI centers. The general populace was acutely aware of the need for a banking system and digital payment options during this furor. On the day following the announcement, the BSE SENSEX and NIFTY 50 stock indices both registered downfalls. Extreme cash shortages hit the nation shortly after demonetisation, which had a devastating effect on the entire economy. People had to stand in long lines to exchange their cash and the haste to do was blamed for a number of fatalities. By the end of August 2017, 99% of the banned currency was deposited in banks, leaving only around ₹14,000 crore of the total demonetised currency.

The efforts of demonetization were taken earlier in Indian economy like, Wanchoo Committee, a direct tax inquiry committee established in the 1970s, proposed as a solution to find and stop the spread of black money. Banknotes worth ₹ 1,000, ₹ 5,000 and ₹ 10,000 was removed from circulation in 1946. But these demonetizations not created any chaos in the economy.

### 1.2. NEED FOR THE STUDY:

According to the Financial Action Task Force, an international group that looks into how the global financial system is used illegally, high-value notes are used in money laundering schemes, racketeering, etc. Accordingly, demonetization has been supported by the government for a number of reasons, including the fight against fake notes and counterfeit money as well as the introduction of electronic payments in India. The government's arguments for demonetization were all shown to be very porous.

VOLUME-4/ YEAR -10 / ISSUE -10 / MAY - 2023

WWW.RESEARCHMATRIX.ORG



JEEVANDEEP SHAIKSHANIK SANSTHA POF'S

# Arts, Commerce & Science College, Goveli

(Permanently Affiliated to Mumbai University)  
(NAAC Accredited)



**IQAC Organized**

ONEDAYINTERNATIONALMULTIDISCIPLINARYCONFERENCE

ON

## "Rethinking on Environmental Issues and Challenges in Neoliberal India"

This is to certify that Prof. ~~Dr. M. S.~~ *Karbhari B. Kashinath.*

of *Alkasa Peshbay College of Commerce & Economics, Mumbai.*

Actively participated/ Chaired a Session/ Presented a Paper Entitled *Potential of Solid Waste*

*Project for CDM Implementation in NMMC to mitigate Pollution & generate Revenue too.*

In International Conference on 7<sup>th</sup> March, 2020.

*[Signature]*

**Prof. B. G. Pawar**

Convenor

*[Signature]*

**Dr. K. B. Kore**

Principal

*[Signature]*

**Shri. Ravindra N. Ghodwinde**

President of JSSP



## CONTENTS OF ENGLISH PART - I

S. No.	Title & Author	Page No.
1	Downstream Change in Channel form and Cross-Sectional Characteristics of Dev River Basin <b>Dr. Padalkar Nilesh S.</b>	1-11
2	Changing Role of Library Professional in Digital Environment : A Study <b>Mr. Rajaram Vaman Kapadi</b>	12-21
3	Potential of Solid Waste Project for CDM Implementation in NMMC to Mitigate Pollution and Generate Revenue Too <b>Dr. Karbhari Bhalechandra Kashinath</b>	22-28
4	Effective Solid Waste Management for Sustainable Biodiversity <b>Mr. Mahesh N. Nalawade</b>	29-31
5	Impact of Hospital Waste on Environment <b>Ms. Varsha D. Ingle</b>	32-36
6	Depiction of Nature in the Poetry of John Keats: An Overview <b>Mrs. Anjali K. Patil</b>	37-41
7	A Study on Challenges to Implement the National Green Tribunals : With Reference to Thane District <b>Mr. Ankur Omprakash Nigam</b>	42-46
8	An Economic Analysis of Micro Irrigation Techniques in Marathwada Region <b>Dr. Someshwar Narayan Babar</b> <b>Dr. Rameshwar Narayan Babar</b>	47-60
9	Effect of Solid Waste on Environment <b>Dr. Maroti Uddhaorao Tiple</b>	61-65
10	Lead Free Emulsion Paint Based on Short Oil Alkyd <b>Dr. N. H. Chahande</b> <b>Dr. S. A. Petkar</b>	66-77
11	Burrow Building Behaviour of the Mudskipper, <i>Boleophthalmus Boddarti</i> (Pallas) in the Bhayandar Creek, Dist. Thane, Maharashtra <b>Gore B. M.</b>	78-83
12	Forest Fire, Causes and its Impact on Environment of India <b>Kishor Hirakant Agiwale</b> <b>Rasika Rajesh Gharat</b>	84-92



### 3. Potential of Solid Waste Project for CDM Implementation in NMMC to Mitigate Pollution and Generate Revenue Too

Dr. Karbhari Bhalchandra Kashinath

Asst. Prof. Akbar Peerbhoy College of Commerce and Economics, Mumbai.

#### Abstract

Municipal corporations are facing the stiff problem of management of solid waste and high levels of pollution from it. To overcome these problems, municipalities spend huge budgets but have failed in their operations. This failure leads in the wastage of their resources. The implementation of CDM can help them to solve these problems and also generate revenue in the form of carbon credits.

**Key Words:** Solid Waste, GHG, CDM, SWDS, Carbon credits

#### 1. Introduction

In all urban local government the common, unresolved and complex concern is solid waste management. Municipalities are unable to manage their increasing quantity of solid waste. Solid Waste Disposal Sites (SWDS) are causes in emission of GHG's i.e. methane ( $CH_4$ ), carbon dioxide ( $CO_2$ ), hydrogen sulfide ( $H_2S$ ) etc. Accordingly Misra (2005) pointed out the health and environmental risk associated with solid waste. By implementing CDM projects, the municipalities can effectively control the GHG emissions from SWDS and can claim for carbon credits by following CDM in solid waste management project. Thus solid waste is being selected for CDM implementation in municipalities.

By following the traditional method of solid waste management, municipalities add to Air, Water and Land pollution along with health concerns for the population in the vicinity of SWDS. Thus the need of the hour is to implement a CDM method for the solid waste management projects of municipalities. Better disposal methods not only provide for clean and safe environment but also for revenue generation through carbon credits. Implementation of CDM methods in solid waste management can help municipalities to claim for carbon credits.



## Conference Chairperson

**Prof. Mohammed Tahir**

I/c. Principal

AI's Akbar Peerbhoy College of Commerce & Economics

## Conference Co-ordinator

**Prof. Hemanth Kumar Jonnala**

Vice-Principal

AI's Akbar Peerbhoy College of Commerce & Economics

## Conference Conveners

**Dr. Rajesh Bhoite**

Assistant Professor  
Dept. of Economics

AI's Akbar Peerbhoy College of Commerce &  
Economics

**Prof. Dr. Shaukat Ali**

Professor & H.O.D.  
Dept. of Commerce

AI's Akbar Peerbhoy College of Commerce &  
Economics

## Conference Co-Conveners

**Prof. Mrs. Kirti Meghnani**

Assistant Professor  
Dept. of Commerce

AI's Akbar Peerbhoy College of  
Commerce & Economics

**Dr. Bhalchandra Karbhari**

Assistant Professor  
Dept. of Economics

AI's Akbar Peerbhoy College of  
Commerce & Economics

**Dr. Hanif Lakdawala**

Assistant Director  
Professional Section

AI's Akbar Peerbhoy College of  
Commerce & Economics

## Editorial Board

**Prof. Mohdammed Tahir**

**Prof. Hemath Kumar Jonnala**

**Dr. M. S. Kurhade**

**Prof. Dr. Shaukat Ali**

**Dr. Hanif Lakdawala**

**Dr. Smita Salunke**

**Dr. Syed Md. Abbas Rizvi**

**Prof. Sameer Naik**

**Prof. Mohammed Arif**

**Dr. Sirajuddin Chougule**

**Dr. Rajesh Bhoite**

**Prof. Salim Khan**

**Dr. Shakeel Ahmad**

**Prof. Ahtesham Shaikh**

**Prof. Haya Shaikh**

**Prof. Vaishali Bankar**



## Content

### Theme 01 - Economics

Sr. No.	Title	Author's	Page Nos.
1.	Recent Trends in Indian Economy	Ajay Kant Dwivedi Dr. M. K. Choudhari	01-06
2.	Critical Analysis of Foreign Direct Investment And It's Impact on Retail Sector in Maharashtra State	Subhash Sahebrao Patekar Dr. K. L. Salve	07-15
3.	To Review The Impact Of Demonetization On Traders of "Dhasai Village" ( First Cashless Village Of India)	Dr. Karbhari Bhalchandra Kashinath Dr. (Mrs.) Arwah Madan	16-22
4.	An Analysis on Investment in Mutual Fund through Systematic Investment Planning	Dr. Ganatra Kashyap A.	23-37
5.	A Perception of Marginal Workers towards Banking: A Case Study of Workers in Thane City	Geetanjali B. Chiplunkar	38-44
6.	Triumph of Indian Market Foyer: A Case Study of Metro Cash & Carry India Private Limited Borivoli, Mumbai.	Hadibandhu Golekha Pradhan Prof. (Dr.) Shaukat Ali	45-51
7.	Recent Trends in Indian Economy	Prof. J. Hemanth Kumar	52-56
8.	Managing Non-Performing Assets of Indian Banks	Isha Raju Chowdhri	57-64
9.	A Study on Hydroponic Technology in Raigad Districts	Ishrat Sange Suman Patel	65-68
10.	Recent Trend in Consumer Behaviour	Kirti Hemant Menghani	69-75
11.	Examining the Causal Relationship between FII and Stock Returns: Evidence from Bombay Stock Exchange	Kunal Borkar Girish Kapdi	76-91
12.	An Analysis of India's Trade with South Asia	Nilesh S. Mhatre Dr.(Mrs) Parveen Prasad	92-97
13.	Recent Trends and Performance of SSI Units in India in Globalisation Era	Pradeep H. Tawade	98-102





## To Review The Impact Of Demonetization On Traders of "Dhasai Village" ( First Cashless Village Of India)

Dr. Karbhari Bhalchandra Kashinath\*

Dr. (Mrs.) Arwah Madan \*\*

\* Assistant Professor,  
Akbar Peerbhoy College of  
Commerce and Economics,  
Mumbai, Maharashtra  
India.

\*\* Associate Professor,  
St. Mira College for Girls  
Pune, Maharashtra  
India.

QR Code



**Abstract:** - Demonetization hampered the routine business in Dhasai village. After demonetization Dhasai villagers tries to adopt the model of cashless village. In some extent traders and villagers succeeded in their effort. But bottlenecks in this model hinder the execution of cashless model. After two years of demonetization traders are still showing their dependency and concern for cash based economy rather than cashless economy.

**Keywords:** Demonetization, Cashless village, Dhasai village, Digital means of payments.

### 1. INTRODUCTION :

In the event of introduction of reforms in cash transactions on November 8<sup>th</sup> 2016, India initiated the demonetization of high value notes of ` 500 and ` 1000. The policy of

demonetization has been justified by government on the ground to counterattack black money, counterfeit notes and to promote cashless transactions.

The policy forced citizens and traders to exchange above mentioned high value notes through formal banking system like at banks, post offices, and RBI centers etc. It leads to chaos in the whole economy. Within this commotion citizens felt the extreme need of

banking system and digital means of payment for daily transactions. After a completion of two year all the counts justified by government for demonetization emerged to be very unpretentious. Therefore it becomes necessary to review the policy with reference to justification given by government.

To review the policy implications, the Dhasai Village (first cashless village of India) has been taken as an area of study. To overcome the challenges arises due to demonetization, Dhasai village of Thane district has taken an initiative to become cashless. Accordingly village had been claimed that it becomes **first cashless village** on 1<sup>st</sup> December 2016 in India a month after demonetization. This





पुणे जिल्हा शिक्षण मंडळाचे,

वाघीरे कला, वाणिज्य व विज्ञान महाविद्यालय  
मासवड, ता. पुरंदर, जि. पुणे



**मराठी अर्थशास्त्र परिषद**

४६ वे राष्ट्रीय अधिवेशन नोव्हेंबर २०२३  
दि. २५, २६ व २७ नोव्हेंबर २०२३



मनुष्यत्वं एतिस्यैः ।

**प्रमाणपत्र**

यांनी

प्रा./डॉ. डॉ. कार्याची आलंछंद्र काष्ठीनाथ  
दि. २५, २६ व २७ नोव्हेंबर २०२३ रोजी आयोजित करण्यात आलेल्या मराठी अर्थशास्त्र परिषदेच्या ४६व्या  
वार्षिक अधिवेशनात प्रतिनिधी म्हणून सहभागी झाल्याबद्दल आणि अधिवेशनात त्यांनी आहून सक्किल्ल्या

शितगृहसाधक्या धोरणाचा अभ्यास.

या विषयावर शोधनिबंध सादर केल्याबद्दल प्रमाणपत्र देण्यात येत आहे.

डॉ. मारोती तेगमपुरे



कार्यवाह खजिनदार, मराठी अर्थशास्त्र परिषद

डॉ. विशाल पावसे

स्थानिक कार्यवाह

प्राचार्य डॉ. पंडित शेळके

स्थानिक कार्यावाह

डॉ. अविनाश निकम

कार्यावाह, मराठी अर्थशास्त्र परिषद

डॉ. दिलीप अजुने

कार्यावाह, मराठी अर्थशास्त्र परिषद

भारत सरकारच्या कृषी क्षेत्र विकासासाठी अंमलात आणलेल्या शीतगृह साखळी विकास  
घोरणांची चिकित्सा

डॉ. कारभारी भालचंद्र काशिनाथ

सहाय्यक प्राध्यपक, अकबर पीरभोंय कॉलेज ऑफ कॉमर्स अँड इकॉनॉमिक्स, मुंबई

bk5682@gmail.com

**गोष्टवास :**

भारतीय शीत साखळी उद्योग अजूनही नवजात अवस्थेत आहे. मोठ्या प्रमाणात नाशवंत कृषी उत्पादन होत असले तरी, एकाच उत्पादनाचा शीतगृह साठवणुकीत जास्त हिस्सा असल्याने शीतसाखळीची क्षमता इतर कृषी उत्पादनासाठी अप्रयुक्त राहते. याची मुख्य कारणे म्हणजे उत्तम प्रारंभिक गुंतवणूक खर्च, सक्षम आणि पायाभूत सुविधांचा अभाव, कृषी उत्पादने हाताळण्याची जागरूकता नसणे आणि साठवणूकदार किंवा वाहतूकदार यांच्याकडून अनियमित शीत साखळी सेवा यामुळे निकृष्ट दर्जाचे कृषी उत्पादन होते. भारताने १९७१ च्या हरित व नंतरच्या धवल, निल, पिवळी क्रांती इत्यादींच्या सहाय्याने एकूण कृषी उत्पादन व प्रति हेक्टर उत्पादनात सातत्यपूर्ण वाढ नोंदवली आहे, मात्र या वाढीव उत्पादन वेगानुसार साठवणूक व शीतगृहांच्या क्षमतेत वाढ झाली नाही. परिणामी कृषी माल मागणी व पुरवठा यामध्ये विसंगती निर्माण होऊन किंमत चढउतार आणि महागाई यांचा सामना करावा लागतो. या अनुषंगाने संशोधन लेखात भारतातील कृषी शीतगृह सुविधा विकसित करण्यासाठी सरकारने केलेल्या प्रयत्नांचे विविक्षेन केले आहे.

**मुख्य शब्द :** शीत साखळी उद्योग, कृषी उत्पादन, वातानुकूलित वाहन,

**1. प्रस्तावना :**

साठवणूक व शीतगृहांच्या अपुऱ्या सुविधेमुळे भारतात कापणीनंतर अन्नधान्याचे नुकसान दरवर्षी १२ ते १६ दशलक्ष मे.ट. होते, जे जागतिक बँकेच्या अंदाजानुसार भारतातील १/३ गरीबांना अन्न पुरवू शकते. या नुकसानीचे आर्थिक मूल्य प्रति वर्ष ३७०,००० कोटीपेक्षा जास्त आहे. इंडियन ब्रेन स्टोरेज मॅनेजमेंट अँड रिसर्च इन्स्टिट्यूटच्या अहवालानुसार कापणी, मळणी, वाहतूक आणि साठवणूकी दरम्यान धान्याचे नुकसान जवळपास १०% इतके आहे. सरकार विविध योजना राबवून साठवणूक व शीतगृह क्षमतेत वाढ करण्यासाठी पायाभूत सुविधांचा विकास करत आहे.

**2. संशोधन पद्धती :**

**उद्दिष्टे :**

अ. भारत सरकारच्या शीतगृह साखळी विकास घोरणाचा अभ्यास करणे

ब. शेती क्षेत्र व शीतगृह उद्योग घोरण यांमधील परस्पर संबंधांचा अभ्यास करणे .