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27th February 2018

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FOREIGN DIRECT INVESTMENT: BOON FOR INDIA TO BECOME DEVELOPING TO DEVELOPED

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Abstract:

Foreign Direct investment (FDI) is investment made to acquire a lasting interest in or effective control over an enterprise operating outside of the economy of the investor. FDI net inflows are the value of inward direct investment made by non-resident investors in the reporting economy, including reinvested earnings and intra-company loans, net of repatriation of capital and repayment of loans. Foreign Direct Investment, a component of a country's national financial accounts. Foreign direct investment is investment of foreign assets into domestic structures, equipment, and organizations. The FDI can take any route or form to enter into any nation. The three principal forms of FDI in India are joint ventures, acquisition of assets in a country and Greenfield ventures. Investment is the engine of growth and requires that a surplus over necessary wages be realized. Moreover, there must be money and capital markets to provide the financial needs for production and capital accumulation. Domestic capital may be complemented by foreign investment the effects of which on economic development are central to this study. This paper also shows that Indian FDI status compeering with the other developed countries.

Keywords: Foreign Direct Investment, India, Worldwide status.

Introduction:

It is the intent and objective of the Government of India to attract and promote foreign direct investment in order to supplement domestic capital, technology and skills, for accelerated economic growth. Over the years, FDI inflow in the country is increasing. However, India has tremendous potential for absorbing greater flow of FDI in the coming years. Serious efforts are being made to attract greater inflow of FDI in the country by taking several actions both on policy and implementation front. Foreign Direct Investment (FDI) is now recognized as an important driver of growth in the country. Government is therefore, making all efforts to attract and facilitate FDI and investment from Non Resident (NRIs) including Overseas Corporate Bodies (OCBs) that are predominantly owned by them, to complement and supplement domestic investment. The present study has been undertaken in the states of India where an attempt has been made to evaluate the level of development in all the states of India with foreign Direct Investment and overall socio-economic sectors for different states

Foreign direct investment (FDI) plays an important role in economic growth. The growth of international production is driven by economic and technological forces. It is also driven by the ongoing liberalization of foreign direct investment and trade policies. In this context, globalization offers an unprecedented opportunity for developing countries to

achieve faster economic growth through trade and investment. The Government's liberalization and economic reforms programme aims at rapid and substantial economic growth, and integration with the global economy in a harmonized manner. The industrial policy reforms have reduced the industrial licensing requirements, removed restrictions on investment and expansion, and facilitated easy access to foreign technology and foreign direct investment. In this regard, India has the mature vibrant democracy and a robust pillar of the world economy, but there is prevailed a wide spread disparities in the levels of social-economic development between the different regions of the country. Larger states with high population pressure and vast natural resources are unable to accomplish high growth rate.

Literature Review:

The study of Mottaleb (2007) was about "Determinants of foreign direct investment and its impact on economic growth in developing countries", it aimed to find out the relationship between the direct investment and economic growth of a country. That study found that economic growth can be significantly affected by foreign direct investment.

According to the study done by Pardeep Agrawal (2000) on economic impact of foreign direct investment in south Asia by under talking time-series, cross-section analysis of panel data from five south Asian countries, India, Pakistan, Bangladesh, Sri Lanka, and Nepal, that there exist complementarity and linkage effects between foreign and national investment.

Objectives:

1. To study the role of FDI in development of India.
2. To study the state wise and sector wise status of FDI in India.

Concept of FDI:

Foreign investment plays a significant role in development of any economy as like India. Many countries provide many incentives for attracting the foreign direct investment (FDI). Need of FDI depends on saving and investment rate in any country. Foreign Direct investment acts as a bridge to fulfill the gap between investment and saving. In the process of economic development foreign capital helps to cover the domestic saving constraint and provide access to the superior technology that promote efficiency and productivity of the existing production capacity and generate new production opportunity.

Foreign direct investment is an important component of capital flows in financial globalization. Through the vast literature lacks consensus on the benefits of financial globalization, FDI is believed to be one of the most important channels through which financial globalization benefit the economy. FDI is also the least volatile form of capital flows, making countries less vulnerable to sudden stops or reversals of flows. FDI provides a situation where in both the host and the home nations derive some benefits.

An Overview of FDI in INDIA:-

FDI in INDIA

Year	FDI Investment (in Rs. Core)	FDI Investment (in Lakhs)
April 2000 to September 2016	1,640,533	310,258
2004-05	17138	3755

Year	FDI Investment (in Rs. Core)	FDI Investment (in Lakhs)
2007-08	98664	
2008-09	122919	
2009-10	123120	24579
2010-11	97320	27329
2011-12	165146	25834
2012-13	121907	21383
2013-14	147418	35121
2014-15	189107	22423
2015-16	262322	24299
		30931
		40061

Sector wise Distribution of FDI

Sector	2015-16 (in \$)	April 2000 To September 2016 (in \$)	In %
Service Sector	6889	56080	
Infrastructure Development	113	24250	18
Computer Software & Hardware	5904	22050	8
Telecom	1334	21169	7
Automobile	2527	15793	7
Medicine	754	14490	5
Trade	3845	13354	5
Chemicals	1470	12433	4

Investor Countries share in FDI

Investor Country	2015-16 (in \$)	April 2000 To September 2016 (in \$)	In %
Mauritius	8355	101760	33
Singapore	13692	50560	16
England	898	24072	8
Japan	2614	23760	8
USA	4192	19380	6
Netherland	2643	18929	6
Germany	986	9217	3
Sypris	508	8933	3
France	598	5294	2
UAE	985	4385	1

State wise Distribution of FDI in INDIA

Regional Offices of RBI	States	Share (in %)
Mumbai	Maharashtra, Dadra Nagar Haveli, Diu-Daman	30
New Delhi	Capital Region	21

Chennai	Tamil Nadu	7
Bangalore	Karnataka	7
Ahmadabad	Gujarat	4
Hyderabad	Andhra Pradesh	4

Above first table shows that the FDI investment is increased by year to year in India and second table shows sector wise distribution of FDI in India. The sector wise distribution shows the sustainable development of major sector of which having major role in GDP of India. Next table pointed out that the many developed countries were invested in India.

Conclusion:

While foreign direct investment to developing countries, including India, has grown rapidly in recent years, shifts in its distribution suggest that significant competition exists among potential host countries. Even assuming that FDI is not an example of a strict zero sum game, aggregate FDI flows are not infinitely expandable. TNCs frequently make choices among potential host countries when deciding where to locate their foreign production facilities. In that regard, the prospects for increase in FDI to India in the future may be affected by favorable changes in policies governing trade and FDI in the other host countries. India still needs to introduce substantial reforms in its trade policy to boost FDI. The negative list of imports, especially in the consumer goods sector, can be pruned considerably. The average rate of tariffs is quite high compared to other countries. Many countries such as Indonesia and China permit duty-free import of capital goods required by foreign enterprises.

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of S.R.T.M. University, Nanded has Participated / Worked as Resource Person / Submitted a

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Cashless Economy: An Impressive Step towards Digital India

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Abstract

In a cash dominant country like India, going cashless is a challenging task. Due to lack of cyber security, poverty and illiteracy in India, it is highly difficult to make dream of digital India come true. India has one of the highest cash to gross domestic product ratios in the world, and lubricating economic activity with paper has costs. According to a 2014 study by Tufts University, The Cost Of Cash In India, cash operations cost the Reserve Bank of India (RBI) and commercial banks about Rs21,000 crore annually. The digital era is something to embrace, and new methods of payments will continue to be introduced. But Indians need to recognize the risks and benefits of different payment instruments, the risks associated with electronic payment instruments are far more diverse and severe. This paper is basically focus on Cashless economy, its advantages and Indian people's approach towards cashless economy.

Keywords: Cashless economy, Digital India, Advantages, Payment options

Introduction

Cashless economy is a situation in which the flow of cash within an economy is non-existent and all transactions are done through electronic media channels such as direct debit, credit and debit cards, and electronic clearing and payment systems such as Immediate Payment Service (IMPS), National Electronic Funds Transfer (NEFT) and Real Time Gross Settlement (RTGS). Today, credit cards and online payment services are becoming increasingly popular in urban India, paper currency notes are still an essential part of daily life. One saying is revenue is vanity, cash flow is sanity but cash is king. Cash may be defined as any legal medium of exchange that is immediately negotiable and free of restrictions.

Significance of the Study

This paper discusses about the current scenario of Cashless India after demonization. It also strives to describe the focuses on the advantages of cashless economy and payment options for adopting digital method, Indians approach towards cashless economy and challenges towards cashless economy.

Objectives of the Study

- To study the current position and Payment Options in Cashless India.
- To understand the advantages of Cashless India.
- To Study Indian's approach regarding being cashless.

Concept of Cashless Economy

A cashless economy is defined as one in which there are assumed to be no transactions frictions that can be reduced through the use of money balances, and that accordingly provide a reason for holding such balances even when they earn rate of return. It is not the complete absence of cash but it is a payment system that is secure, convenient, and affordable. It is an economic system in which goods and services are bought and paid for through electronic media. A cashless society is a term describing the economic eco-system in which palpable, physical money, namely paper banknotes and metal coins, are replaced with virtual, digital money, and where cash circulation is substituted with payments done by using numerous types of cards, mobile devices and various other equipment connected to the internet.

Advantages of being Cashless

- **Saves Money and Time:** Companies and governments will get efficient and they can reduce costs as they no longer need the manual accounting work to be done. The costs associated with accounting and handling cash is very high.
- **Less Cash Decreased Crimes:** Business and individuals can also avoid other costs as well. Theft often leaves a big hole in one's pocket. The risk of theft will continue until people carry cash and by going cashless the same can be reduced. This also leaves an impact on the government as they can then reduce the costs that the government spends on nabbing the culprits. In countries like the US, burglary and assault have dropped by about 10 % once the government shifted the payment made for social welfare to electronic transfer. The government, however, has to take measures to curb the online scam and identity theft incidents.

- **Production Costs of Coins and Paper Currency are reduced:** Production of coins and paper currency is indeed an expensive endeavor and the life span of most of the paper currencies is about 6 years. So, by going electronic the cost of production gets reduced.
- **Less Cash Means More Data:** The government can use the data coming from the cashless transactions to improve and analyze their policies. By using such data, officials can predict or identify the patterns of activity and use such information for urban planning for sectors like energy management, housing, and transportation.

➤ **Banking Cards (Debit / Credit / Cash / Travel / Others)**

Banking cards offer consumers more security, convenience, and control than any other payment method. The wide variety of cards available – including credit, debit and prepaid – offers enormous flexibility, as well. These cards provide 2 factor authentications for secure payments e.g secure PIN and OTP. RuPay, Visa, MasterCard are some of the example of card payment systems. Payment cards give people the power to purchase items in stores, on the Internet, through mail-order catalogues and over the telephone. They save both customers and merchants' time and money, and thus enable them for ease of transaction.

➤ **Unstructured Supplementary Service Data (USSD)**

The innovative payment service *99# works on Unstructured Supplementary Service Data (USSD) channel. This service allows mobile banking transactions using basic feature mobile phone, there is no need to have mobile internet data facility for using USSD based mobile banking. It is envisioned to provide financial deepening and inclusion of under banked society in the mainstream banking services.

➤ **Aadhaar Enabled Payment System (AEPS)**

AEPS is a bank led model which allows online interoperable financial transaction at PoS (Point of Sale / Micro ATM) through the Business Correspondent (BC)/Bank Mitra of any bank using the Aadhaar authentication.

➤ **Unified Payments Interface (UPI)**

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience. Each Bank provides its own UPI App for Android, Windows and iOS mobile platform(s).

➤ **Mobile Wallets**

A **mobile wallet** is a way to carry cash in digital format. You can link your credit card or debit card information in mobile device to mobile wallet application or you can transfer money online to mobile wallet. Instead of using your physical plastic card to make purchases, you can pay with your smartphone, tablet, or smart watch. An individual's account is required to be linked to the **digital wallet** to load money in it. Most banks have their e-wallets and some private companies. e.g. **Paytm, Freecharge, Mobikwik, Oxigen, mRuppee, Airtel Money, Jio Money, SBI Buddy, itz Cash, Citrus Pay, Vodafone M-Pesa, Axis Bank Lime, ICICI Pockets, SpeedPay** etc.

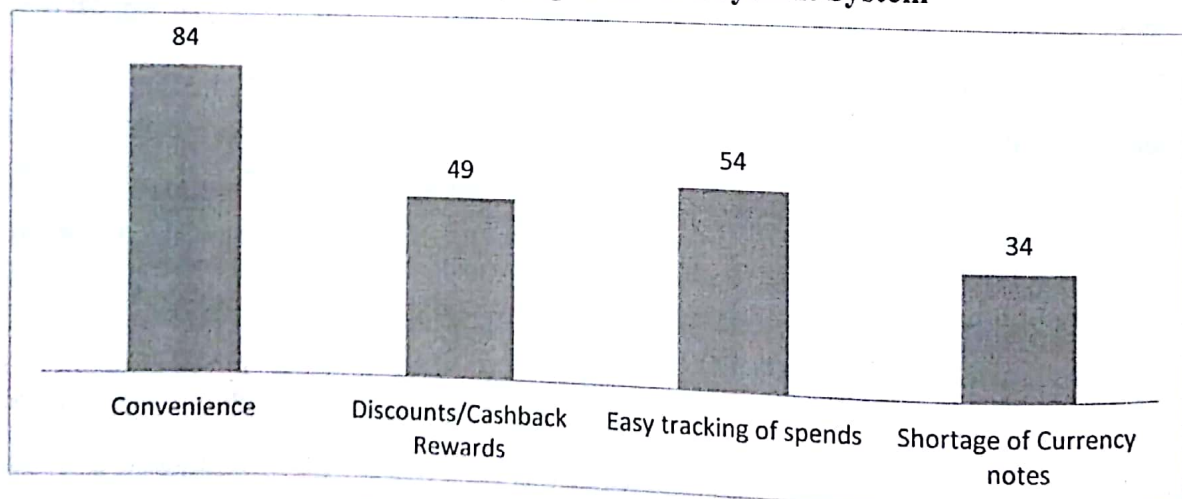
➤ **Micro ATM**

Micro ATM meant to be a device that is used by a million Business Correspondents (BC) to deliver basic banking services. The platform will enable Business Correspondents (who could be a local kirana shop owner and will act as 'micro ATM') to conduct instant transactions.

Scenario towards Cashless

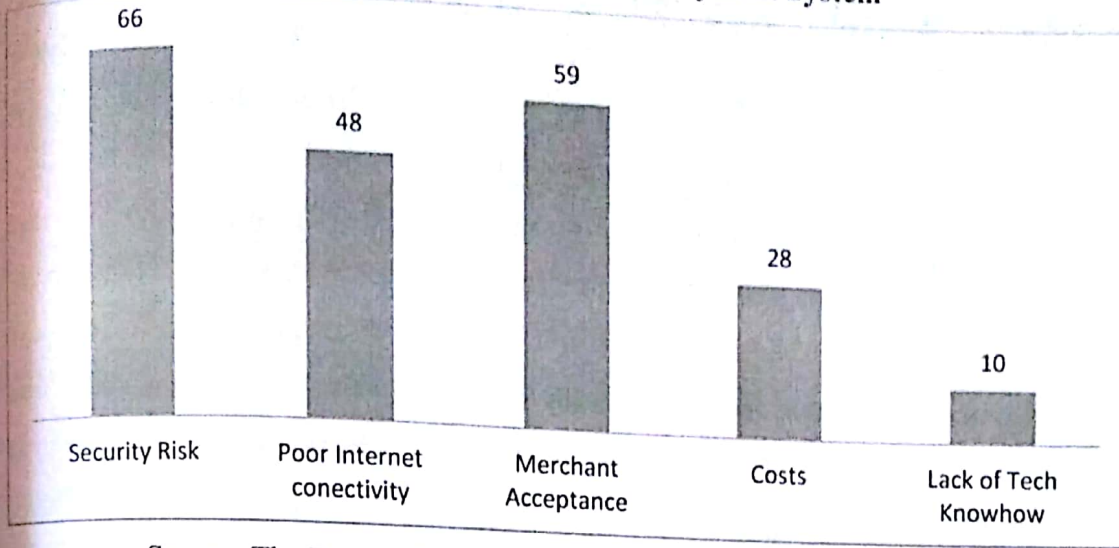
The prepared paper is a descriptive study in nature. The study has been carried out based on the collection of the relevant secondary data. Secondary data collection was based on various sources such as published books, articles published in different journals & newspapers, periodicals, conference paper, working paper and websites, etc.

Reasons for adopting Cashless Payment System



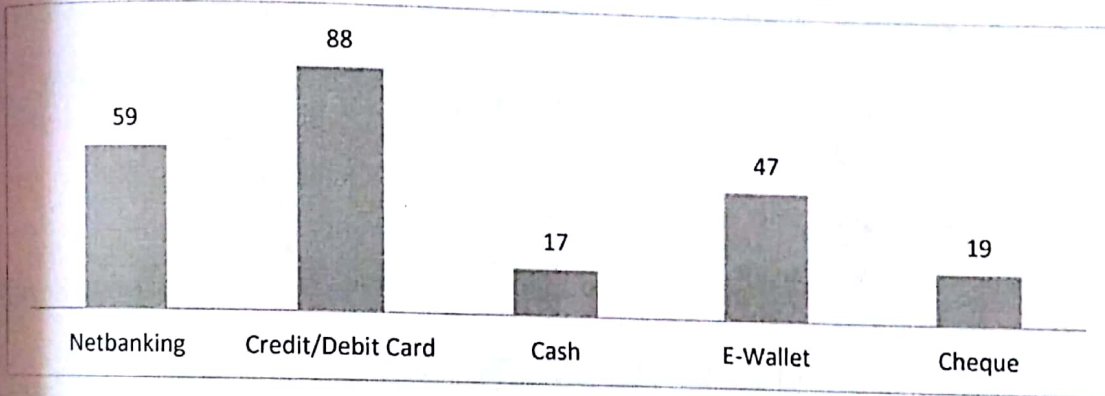
Source: The Economic Times, January 2017.

Reasons for avoiding Cashless Payment System



Source: The Economic Times, January 2017.

Preferred Payment mode after Demonetization



Source: The Economic Times, January 2017.

The above three charts shows reasons of adoption, avoidance of digital payment system and impact of demonetization respectively. Majority of the Indians adopt cashless transactions due to their convenience and majority of the Indians avoid digital payment due to security risk region which includes the risk of Identity theft. The last chart shows that majority Indians preferred Bank cards i.e. debit and credit cards for payments after demonetization.

Conclusion

Indian economy is primarily to be driven by the use of cash and less than 5% of all payments happen electronically. This is largely due to the lack of access to the formal banking system for a large part of the population and as well as cash being the only means available for many. Large and small transactions continue to be carried out via cash. Even those who can use electronic payments, use cash. Indians traditionally prefer to spend and save in cash and a vast

majority of the more-than 1.2 billion populations doesn't even have a bank account. Indian economy is primarily driven by the informal sector and it relies heavily on cash based transactions. Instead of few disadvantages like security risk, Cost, Market availability and less awareness Indians are gradually moving towards digital India.

For becoming a Digital India, an Indian Government should take the necessary steps and make some policy considerations when they are preparing for a cashless economy. The payment systems have to be protected from the cyber-attacks which are the major threat for cashless transactions and take measures to increase liquidity into the system so that people face less inconvenience. Government should also try to improve overall infrastructure so that more and more people can come into banking net and internet. Society has also to play its part. They have to understand the importance of cashless economy and appreciate measures taken by the government.

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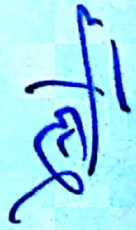
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4. An Overview of Online Food Delivery Services

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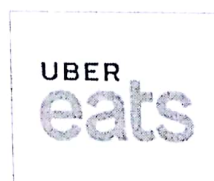
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Abstract

E-commerce in the food industry has penetrated the application of smart phones. With the information technology such as Mobile E-commerce has brought huge impact for various industries, not only in the field of fashion business or electronic equipment, but also in the field of food industry. This paper enables to study online food ordering system which is one of the largest services for fast food restaurants. This is made possible to use of easy electronic payments system, and also useful for making easy payments for credit card consumer. In this study saying about to reduce the long queues of consumer at the counter ordering for food and also reduce the workload of employees.

Keywords: E-Commerce, Food Delivery, Online



Introduction

The beginning of the Internet, accompanied by the growth of related technologies, has created a significant impact on the lives of people around the world. For marketers, one of the most significant impacts has been the emergence of virtual stores that sell products and services online. Consumer can at the present purchase goods and services virtually anyplace, 24 hours a day, 7days a week, without geographical and temporal borders. The objective is to save time of customers by providing facilities like vacancy list at reception, digital food ordering, instant e-billing and fast parking service which will result in consumer satisfaction and ultimately profit the restaurant. This automated system saves time, reduce human errors, and reduce manpower and gives consumer satisfaction, thus beneficial for both restaurant and customer.

E-commerce in the food industry has penetrated the application of smart phones. With the information technology such as Mobile E-commerce has brought huge impact for various industries, not only in the field of fashion business or electronic equipment, but also in the field of food industry. With the presence of food delivery services to provide ease to consumers in getting the food products they want. The company is currently required to maintain a good status in the mind of consumers, thus the quality of service becomes an significant factor to remind.

Literature Review

Guo et al, 2012 use of Smartphone technology can be regarded as one of the inventive ways to help companies develop their business performance in the market. The business activities of a company practically using information technology are known as E-commerce.

Sabiote et al, 2012 Satisfaction with electronic media will be determined by the apparent quality of e-service quality. E-service quality will go ahead to better customer satisfaction.

Zeithaml, Bitner, & Gremler, 2009 The magnitude of e-service quality can be seen from more than a few perspectives such as security, reliability, responsiveness, delivery, communication.

Sabiote et al., 2012 In the background of e-commerce, satisfaction is defined as customer satisfaction with high opinion to its purchasing experience through e-commerce companies.

Ghalandari et al., 2012 E-satisfaction can be regarded as a feeling that reimbursement the customer related to the company's connection.

Komara, 2013 by improving customer e-satisfaction, can show the way to customer loyalty, forming commendation and word of mouth that promote the company.

Zeithaml et al., 2009 There are four dimensions in e-satisfaction such as usefulness, enjoyment, past experience and decision.

Objectives

1. To Study an overview of online food delivery services.

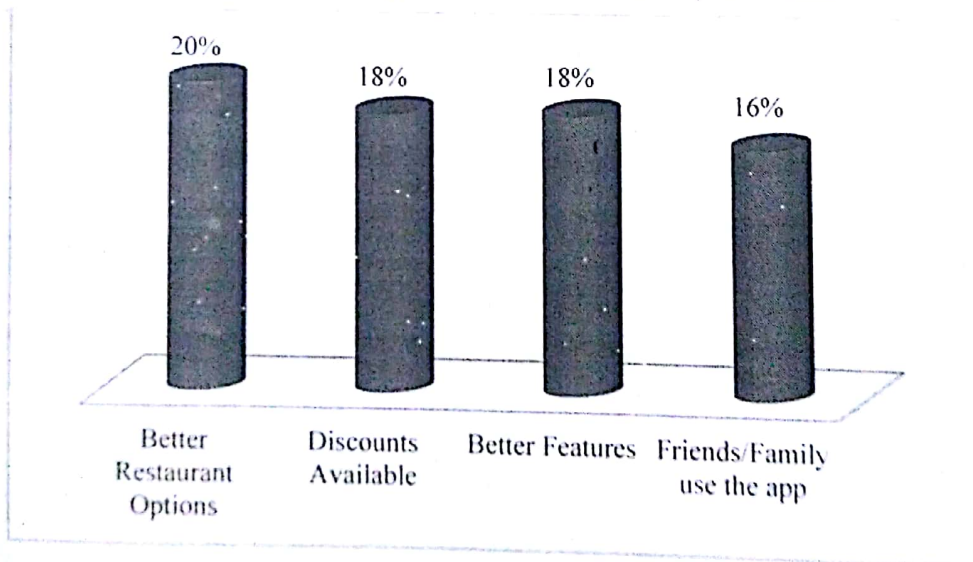
Concept of Online Food Delivery

The online food ordering system lay down a food set of choices online and customers can simply place the order as per they like. Also with a food menu, online customers can easily follow the orders. The management uphold customers database, and advance food delivery service. The Restaurant management system motivates to expand the system. There is an assortment of facilities provided so that the users of the arrangement will get service effectively. Also, the system regards as Restaurants as well as Mess facility to the customers. Again, the idea

move toward that mostly mess users are person who are shifted for various reason in new cities. So, they are interconnected. Increasing use of smart phones is also considered as a drive, so that any users of this system get a hold all service on single click. An additional motivation can be considered as the system will be intended to avoid users doing fatal fault, users can change their own outline, users can track their food items through GPS, users can provide opinions and recommendations and can give ratings, it will give appropriate feedbacks to Restaurants / Mess service providers.

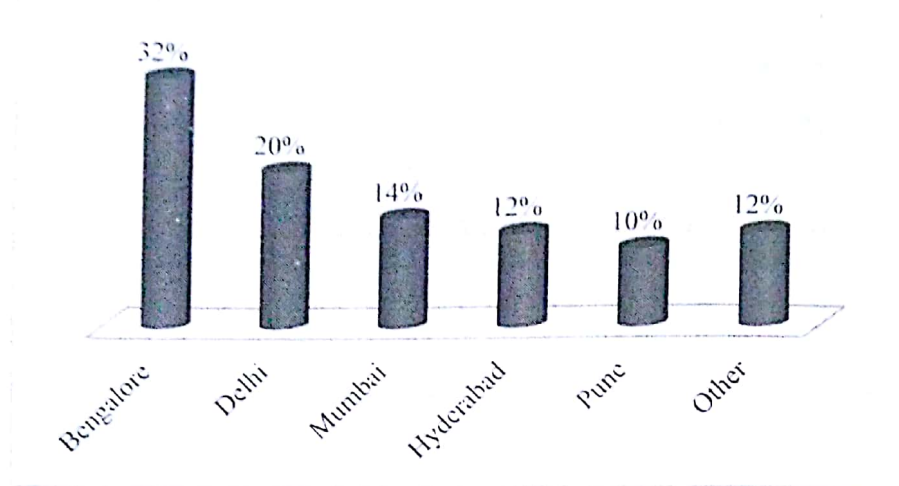
Due to lack of a full fledge application that can accomplish the customer requirements by providing him food from restaurants as well as from mess service, there is a need for the system. This proposed system will be used by the customers who keep shifting from cities to cities. As well as, it will be helpful for the students studying in dissimilar cities. The proposed system will provide the flexibility to the Customers/Users to order from either Restaurants or Mess. It will also provide Recommendations to the customers from the restaurants/mess owners uploaded on a daily basis. In the proposed system, there will be no constraints on the amount of order the customer wants. Also, same application can be used as a establish Business for the developers. It will provide real time customer's comment and ratings along with the comments to the restaurants/mess owner. It gives appropriate feedbacks to users, so if there is any error happened, and then there will be a feedback dialog on the road to users.

Reasons for Using Online Food Delivery Services



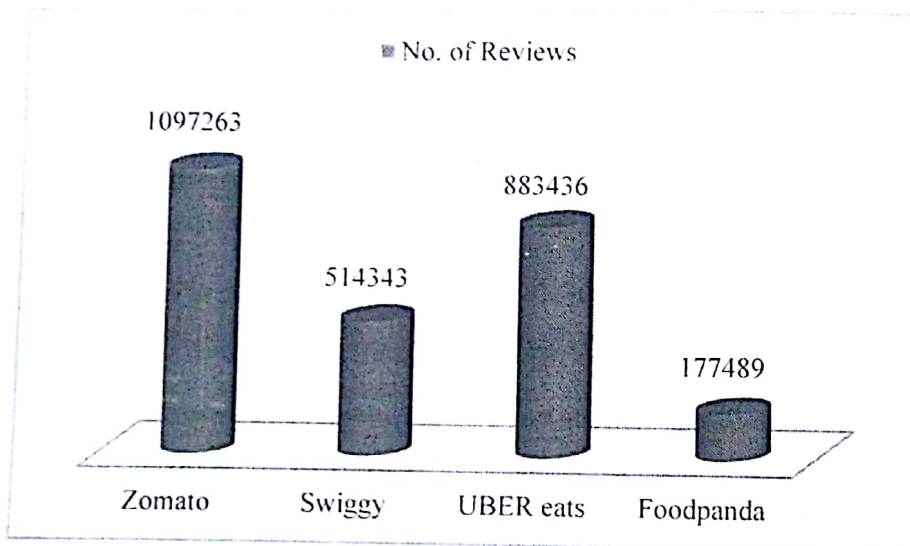
Source: The manifest 2018 Consumer App Survey

Top Five Cities for Online Food Ordering



Source: The manifest 2018 Consumer App Survey

User's Reviews



Source: Google Play Store

Findings

- Nearly one-quarter of smart phones owners regularly use food delivery apps, such as Zomato, Swiggy and Uber Eats.
- The largest Customers use their preferred food delivery app because it has better restaurant options.
- Half of Smartphone owners use branded restaurant loyalty apps, such as the McDonald's or Domino's apps.
- Smartphone owners use restaurant loyalty apps primarily to build up points or "stars" for rewards, such as free drinks and birthday meals.

Conclusion

E-commerce is growing with the presence of Smartphone technology. In this case the company must be able to keep up with the times when information technology as a means to competitive gain of the company. Based on research and data, e-service quality and satisfaction are the key variables to improve services. In the present study has proven in the age of information technology the way consumers in buying goods has tainted. here the company is required to change how to sell and market the product, how to serve consumers to consumers feel satisfied and generate customer satisfaction.

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Special Issue on "Tax Reform for Developing Viable and Sustainable Tax System in India"



GST : Revolutionising Step for Make in India

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Abstract

One of the dream policy initiatives of the PM is the Make in India project that would enable India to become a manufacturing hub. The initiative is particularly important because of the sluggish domestic manufacturing sector and the need to attract foreign investment. If implemented well, it will create employment / job opportunities for the burgeoning jobless youth of the country. In order to make India a manufacturing hub, it is imperative that the foreign investors/companies find it conducive to do business here. One of the major impediments to a smooth business, especially in the manufacturing sector, is the uncertain and unpredictable indirect tax regime. It will also boost to the Make In India Campaign as it makes India a single large market by freeing from the current mess of several complex levies along the state lines.

The primary goal of making India a global manufacturing hub by encouraging both multinational and domestic companies to design and manufacture products within the country. The initiative takes aim at increasing production capacity, stimulating job creation, and attracting foreign direct investment (FDI) as well. With the Implementation of GST, CST would be eliminated, most of the other indirect taxes would be subsumed into the GST, and because it would be applied on imports, the negative protection favoring imports over domestic manufacturing would be eliminated.

This paper clearly overviewed an initiative of Make in India for development of manufacturing sector in India and attracting FDI in India. This paper also reviewed the policy of GST and its key features. Finally paper is sum up with the roll of GST in Make in India project.

Keywords: GST, Make in India, key features

Introduction:

From July 1, with the advent of GST, India is witness to a historic transformation of numerous, inefficient, complex indirect taxes into a single tax regime to promote 'one nation, one market, one tax' regime. GST has been promulgated as a facilitator for improving the index of 'ease of doing business' as well as an economic booster that could push India's growth. 'Make in India' initiative was launched by the government on 25th September 2014 to encourage India as a global manufacturing hub. The one and only impulse of such well-thought initiative is to attract the foreign direct investment (FDI) to one of the fastest growing economies of the world. This initiative made India as one of the top destinations to welcome FDI after the United States of America and the People's Republic of China with US\$63 Billion in the year 2015. The Goods and Services Tax (GST) gave a major boost to the ongoing 'Make in India' initiative. GST gave the Indian goods and services a competitive rate in the international markets, adding benefit points to the Make in India initiative.

The current indirect tax regime is clearly one of the biggest hindrances which have adversely impacted the domestic manufacturing sector as well as flow of foreign investment to the sector and



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introduction of GST is important to alleviate the situation. It would reduce the cost of manufacturing both from a tax perspective as well as on compliance front.

Objectives of the study:

1. To study an overview of GST and Make in India.
2. To investigate how GST boost Make in India.

An overview of Make in India:

Make in India, a type of Swadeshi movement covering 25 sectors of the Indian economy,^[1] it was launched by the Government of India on 25 September 2014 to encourage companies to manufacture their products in India and enthruse with dedicated investments into manufacturing.

After the launch, India gave investment commitments worth Rs.16.40 lakh crore (US\$230 billion) and investment inquiries worth of Rs. 1.5 lakh crore (US\$21 billion) between September 2014 to February 2016. As a result, India emerged as the top destination globally in 2015 for foreign direct investment (FDI), surpassing the United States and China, with US\$60.1 billion FDI. As per the current policy, 100% Foreign Direct Investment (FDI) is permitted in all 100 sectors, except for Space industry (74%), defence industry (49%) and Media of India (26%). Japan and India had also announced a US\$12 billion "Japan-India Make-in-India Special Finance Facility" fund to push investment. In line with the Make in India, individual states too launched their own local initiatives, such as "Make in Odisha", "Tamil Nadu Global Investors Meet", Vibrant Gujarat, "Happening Haryana" and "Magnetic Maharashtra". India received US\$60 billion FDI in FY 2016-17.

The World Bank latest 'Doing Business Report'(DBR, 2019) acknowledges India's jump of 23 positions against its rank of 100 in 2017 to be placed now at 63rd rank among 190 countries. By the end of 2017, India had risen 42 places on Ease of doing business index, 32 places World Economic Forum's Global Competitiveness Index, and 19 notches in the Logistics Performance Index,^[10] thanks to recent governmental initiatives, which include converges, synergies and enables other important Government of India schemes, such as Bharatmala, Sagarmala, Dedicated Freight Corridors, Industrial corridors, UDAN-RCS, Bharat Broadband Network, Digital India.

Devised to transform India into a global design and manufacturing hub, Make in India was a timely response to a critical situation. By 2013, the much-hyped emerging markets bubble had burst, and India's growth rate had fallen to its lowest level in a decade. The promise of the BRICS Nations (Brazil, Russia, India, China and South Africa) had faded, and India was tagged as one of the so-called 'Fragile Five'.

An overview of GST:

GST is an Indirect Tax which has replaced many Indirect Taxes in India. The Goods and Service Tax Act was passed in the Parliament on 29th March 2017. The Act came into effect on 1st July 2017; Goods & Services Tax Law in India is a **comprehensive**, multi-stage, destination-based tax that is levied on every value addition.

In simple words, Goods and Service Tax (GST) is an indirect tax levied on the supply of goods and services. This law has replaced many indirect tax laws that previously existed in India. GST is **one indirect tax** for the **entire country**.



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Important Aspects of GST:

In order to understand GST it would be better if the key features of GST model in India are detailed out which are as follows:-

- (1) The territorial spread of GST is whole of the country including the State of Jammu and Kashmir.
- (2) GST is applicable on "supply" of goods or services as against the present concept of tax on the manufacture of goods or on sale of goods or on provision of services.
- (3) It is based on the principle of destination based consumption taxation as against the present principle of origin based taxation.
- (4) Import of goods is treated as inter-State supplies and would be subject to IGST in addition to the applicable customs duties.
- (5) Import of services is treated as inter-State supplies and would be subject to IGST on reverse charge basis.
- (6) CGST, SGST /UTGST & IGST is levied at rates mutually agreed upon by the Centre and the States under the aegis of the GST Council (GSTC).
- (7) There are four tax slabs namely 5 per cent, 12 per cent, 18 per cent and 28 per cent for all goods or services. Precious metals would be subject to tax @ 3 per cent whereas rough precious stones attracts tax @ 0.25 per cent. Some specified goods or services have been exempted.
- (8) GST covers the entire gamut of goods and services except Alcohol for human consumption which is constitutionally out of GST. Besides, five petroleum products (Crude, Petrol, Diesel, ATF and Natural gas) are out of GST at present and can be brought into GST fold on recommendation of GST Council.
- (9) A common threshold exemption of Rs. 20 lakhs (Rs. 10 lakhs for special category States as specified in article 279A of the Constitution except State of Jammu & Kashmir) for both CGST and SGST/UTGST has been provided for. Besides, an option to pay tax under composition scheme (i.e. to pay tax at a flat rate without credits) is available to small taxpayers (other than specified category of manufacturers and service providers) having an annual turnover of up to Rs. 75 lakhs States as specified in article 279A of the Constitution except State of Jammu & Kashmir and Uttarakhand).
- (10) Exports and supplies to SEZ are zero-rated.
- (11) Credit of CGST paid on inputs may be used only for paying CGST on the output and the credit of SGST/UTGST paid on inputs may be used only for paying SGST/UTGST. In other words, the two streams of input tax credit (ITC) cannot be cross utilized, except in specified circumstances of inter-State supplies for payment of IGST. The credit would be permitted to be utilized in the following manner:
 - a) ITC of CGST allowed for payment of CGST and IGST in that order;
 - b) ITC of SGST allowed for payment of SGST and IGST in that order;
 - c) ITC of UTGST allowed for payment of UTGST and IGST in that order;
 - d) ITC of IGST allowed for payment of IGST, CGST and SGST/UTGST in that order.

Boosting reforms of GST to Make in India:

- (i) Will help to create a unified common national market for India, giving a boost to foreign investment and "Make in India" campaign;
- (ii) Will mitigate cascading of taxes as Input Tax Credit will be available across goods and services at every stage of supply;
- (iii) Harmonization flows, procedures and rates of tax;
- (iv) More efficient neutralization of taxes especially for exports thereby making our products more competitive in the international market and give boost to Indian Exports;
- (v) Average tax burden on companies is likely to come down which is expected to reduce prices and lower prices mean more consumption, which in turn means more production thereby helping in the growth of the industries. This will create India as a "Manufacturing hub".



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One of the most pronounced changes to come with GST is the shift to destination-based taxation. This change has three impacts on the "Make in India" initiative.

A) Imports: The first is that all imported goods and services are charged with an integrated tax (IGST), which is equivalent to central GST and state GST combined together, as they effectively flow into an Indian state. This brings parity in taxation on local and imported products, meaning that Indian-made goods are better able to compete with imports.

B) Intrastate transactions: The fact that cross-state integrated tax (IGST) is the same as central and state GST for intrastate transactions also remove barriers for state-to-state commerce. Prior to GST, the tax implications of making something in one state and selling it in another were as daunting as buying from out of country. By normalizing taxes within and between states, the new tax regime makes Indian companies much more likely to purchase from one another, regardless of in what state the supplier resides.

C) Exports: The most significant impact of destination-based taxation is that, under GST, exports are zero-rated, given they are not consumed within an Indian state. This has been instrumental in boosting Indian exports in the international market. There are also mechanisms built into the system toward exporters possessing a clean taxation record with an immediate refund amounting to 90 percent of their claims. There have been some difficulties in this regard, but more on that later.

E) Reduced production costs: Due to the uniformity in tax structure and the seamless flow of input tax credit for both input goods and services, production costs are lower now than under the previous tax regime. Reducing production costs positively impacts the manufacturing hub and is bound to increase manufacturing sector profits in the long run. Further, GST has inspired more innovative production and opened up new markets, increasing production capacity and job creation across the nation. The "one nation, one tax" concept has effectively made geographical boundaries irrelevant.

F) Free flow of goods: As mentioned above, GST has been successful in removing economic barriers and has paved the way for an integrated economy at the national level, which has also benefitted the logistics sector. Previously, trucks moving from one part of the country to another spent considerable time at border checkpoints waiting for documents to be reviewed and cleared. Efficiencies in logistics have reduced this time significantly, benefitting the manufacturing sector and, thereby, the "Make in India" initiative. Improvements in infrastructure are expected to bring additional benefits in time.

GST has further increased demand in various sectors such as tyre manufacturing industry as companies previously in a wait-and-watch mode have switched to execution mode. This increase in demand will trigger an increase in production in years to come. **Impact of GST on the 'Make in India' initiative** GST boosts industrial manufacturing sector The industrial manufacturing sector in India is a far-flung division that embraces machine manufacturing, metal and electrical products, construction, cement, plastic, rubber and automation technology products. This industry has faced a challenging time recently before GST's launch due to high rate of interest and domestic slow down. Therefore, the companies have focused more on export sales to boost their businesses.

Conclusion:

GST is boost competitiveness and performance in India's manufacturing sector. Declining exports and high infrastructure spending are just some of the concerns of this sector. Multiple indirect taxes had also increased the administrative costs for manufacturers and distributors and with GST in



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place, the compliance burden has eased and this sector will grow more strongly. But due to GST business which was not under the tax bracket previously will now have to register. This will lead to lesser tax evasion. Looking at GST from a myopic view point only shades of indirect tax reform will be visible. But if we have a comprehensive view of this transformational reform it can be seen as a business change, a social regeneration, a revolution that will reenergize the sagging wheels of our economic growth, a booster dose for the immunity of our economy from the vagaries of world developments and last but not the least a future where the head will be held high and minds will be free.

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Roll of Smart Cities in the Sustainable Development of India

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Abstract

Cities are engines of growth for the economy of every nation, including India. Nearly 31% of India's current population lives in urban areas and contributes 63% of India's GDP (Census 2011). With increasing urbanization, urban areas are expected to house 40% of India's population and contribute 75% of India's GDP by 2030. This requires comprehensive development of physical, institutional, social and economic infrastructure. All are important in improving the quality of life and attracting people and investments to the City, setting in motion a virtuous cycle of growth and development. Development of Smart Cities is a step in that direction. In the approach to the Smart Cities Mission, the objective is to promote cities that provide core infrastructure and give a decent quality of life to its citizens, a clean and sustainable environment and application of 'Smart' Solutions. The focus is on sustainable and inclusive development and the idea is to look at compact areas, create a replicable model which will act like a light house to other aspiring cities.

Keywords: Smart city, sustainable development, India

Introduction:

The “smartness” of a city describes its ability to bring together all its resources, to effectively and seamlessly achieve the goals and fulfill the purposes it has set itself. In other words, it describes how well all the different city systems, and the people, organizations, finances, facilities and infrastructures involved in each of them, India’s is urbanizing at an unprecedented rate, so much that estimates suggest nearly 600 million of Indians will be living in cities by 2030, up from 290 million as reported in the 2001 census. With about 30 village dwellers moving every minute from villages to become city dwellers, not many villages will be left India at the end of this century.

Today’s cities face significant challenges – increasing populations, environmental and regulatory requirements, declining tax bases and budgets and increased costs. Moreover, the cost of Information and Communication Technologies has plunged making it economical for the government to implement them. Citizens are increasingly getting instant, anywhere, anytime, personalized access to information and services via mobile devices and computers. And they increasingly expect that same kind of access to city services. With increasing urbanization and the load on rural land, the government has now realized the need for cities that can cope with the challenges of urban living and also be magnets for investment. The announcement of ‘100 smart cities’ falls in line with this vision.

Literature Review:

Holistic approach for Smart Cities mission: Need for a reference framework (Comment: Special to IANS) study concluded that The Draft Sustainable Development Goals (SDGs) released by the United Nations can be a useful and handy reference. The key principles emerging from SDGs include ensuring wellbeing, equity, efficiency, and embedding foresight in all plans and actions. Adhering to these principles at all stages of all programmes will ensure consistency in the outcomes achieved and thus enable the much intended convergence of programmes sought by the Smart Cities Mission Guidelines.

Cairney T., & Speak G. (2000). Developing a 'Smart City' series of studies released by the IBM Institute for Business Value identify business as one of core systems of smarter cities, which comprise city services system, citizens system, business system, transport system, communication system, water system, and energy system. Capacities for

smart business systems include ICT use by firms, new smart business processes, and smart technology sectors. The smart city initiatives are designed to develop information technology capacities and establish an agenda for change by industry actions and business development

Mattias Höjer and Josefin Wangel stated in their study that the concept of Smart Sustainable Cities is not relevant for all actors and perspectives. For example, from sustainability perspective it could be argued that whether or not a city uses ICT is a rather unimportant issue as long as it becomes more sustainable. Therefore, the concept of a sustainable city would be enough. And from an ICT industry perspective it could be argued that industry works with smart solutions, while the sustainability part is not their business, and therefore the concept of the smart city is appropriate and sufficient.

Objective:

- **To Study An Overview Of Sustainable Development Through Smart Cities.**

Sustainable Development:

Sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. It contains within it two key concepts: the first concept of 'needs', in particular the essential needs of the world's poor, to which overriding priority should be given; and Second is the idea of limitations imposed by the state of technology and social organization on the environment's ability to meet present and future needs. As mentioned above, initiatives on “sustainable cities” have typically focused on technical solutions for a more efficient urban metabolism. The sustainability of a city has typically also been focused on sustainability impacts occurring within the city’s administrative boundaries. Together, these two practices result in a situation in which only parts of the challenges and solutions related to sustainable urban development are identified. A Smart Sustainable City is a city that meets the needs of its present inhabitants and without compromising the ability for other people or future generations to meet their needs, and thus, does not exceed local or planetary environmental limitations, and where this is supported by ICT.

An overview smart city:

The role of smart city standards is to support the widespread adoption of common approaches to the implementation of smart city products and services in order to facilitate the rapid development of an effective smart city market. In order to support this work, BSI is

developing a Published Document to set out a Smart City Overview. This will provide a simple and easy to read guide for smart city practitioners to help them find the standards that are relevant to what they are doing. It will include illustrations to help with the readability and impact of the text. However it will also be rigorous enough to be useful for standards professionals in providing a high level draft of reference architecture for smart cities. By providing this as a Published Document, this high level draft can be widely tested for usefulness, so that it can provide a firm foundation for its further development longer term into systematic and detailed technical reference architecture for smart cities. The core infrastructure elements in a Smart City would include:

- Adequate Water Supply.
- Assured Electricity Supply.
- Sanitation, Including Solid Waste Management.
- Efficient Urban Mobility and Public Transport.
- Affordable Housing, Especially For the Poor.
- Robust It Connectivity and Digitalization.
- Good Governance, Especially E-Governance and Citizen Participation.
- Sustainable Environment.
- Safety and Security of Citizens, Particularly Women, Children And The Elderly.
- Health and Education.

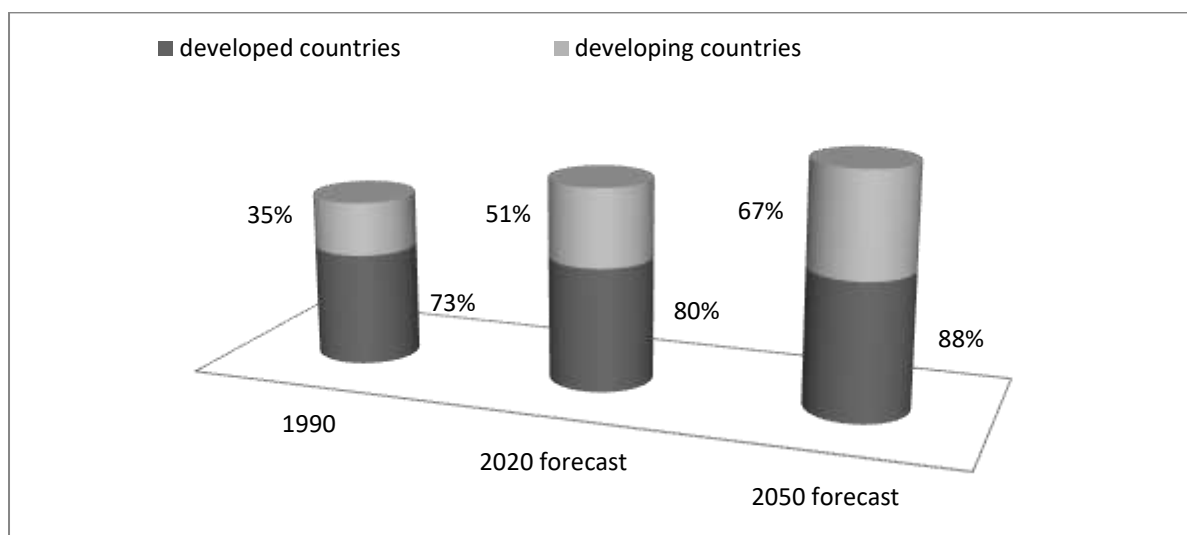
KEY PILLARS OF SMART CITIES

Smart Governance	Smart Energy	Smart Environment	Smart Health
<ul style="list-style-type: none"> • Budget 2015-16: • Housing for all by 2022 • USD 1 billion allocated for smart cities • USD 696 million will be spent for building 20 million houses in urban areas • USD 1.67 billion will be used to construct 40 million 	<ul style="list-style-type: none"> • Electrification of all households with power available for at least 8 hours per day by 2017 • Indigenous low cost smart meter by 2014 • Establish smart grid test bed by 2014 and smart grid knowledge centre by 2015 • Implementation of 8 	<ul style="list-style-type: none"> • Ministry of New and Renewable Energy has plans to add capacity of 30,000 MW in the 12th Five Year Plan (2012-17) • The Indian Ministry of Water Resources plans to invest USD 50 billion in the water sector in the coming years 	<ul style="list-style-type: none"> • Health budget up by 27 percent in FY 2014-15 to USD 5.86 billion, with special focus on improving affordable healthcare for all • To establish four new AIIMS like institutes and 12 government medical colleges in the country • Accessible, affordable and

houses in rural areas	smart grid pilot projects in India with an investment of USD 10 million		effective healthcare system for 1.2+ billion citizens
<p>Smart Transportation</p> <ul style="list-style-type: none"> •The Government of India has approved a USD 4.13 billion plan to spur electric and hybrid vehicle production by setting an ambitious target of 6 million vehicles by 2020 •Metro: Ministry of Urban Development plans to invest more than USD 20 billion on the metro rail projects in coming years 	<p>Smart It & Communications</p> <ul style="list-style-type: none"> •Cloud computing will evolve into a USD 4.5 billion market in India by 2016 • Broadband connections to 175 million users by 2017 •Government of India and World Bank signed USD 236 million agreement for reducing disaster risks in coastal villages of Tamil Nadu and Pondicherry 	<p>Smart Buildings</p> <ul style="list-style-type: none"> •India is expected to emerge as the world's 3rd largest construction market by 2020, by adding 11.5 million homes every year • The Intelligent Building Management Systems market is around USD 621 million and is expected to reach USD 1,891 million by 2016 • Smart Buildings will save up to 30 per cent of water usage, 40 per cent of energy usage and reduction of building maintenance costs by 10 to 30 per cent 	<p>Smart Education</p> <ul style="list-style-type: none"> •The Government of India has allocated USD 13.95 billion in the Union Budget 2014-15 for the education sector, up by 12.3 percent from the previous year. • Budget has allocated USD 81.38 million to set-up five new IITs and IIMs • The Ministry of Human Resource Development plans to have 1,000 private universities for producing trained manpower to meet services and industry requirements • 100 percent FDI allowed in the education sector

Source: SCI-Conference-Exhibitions-Brochure-2015

**PERCENTAGE OF TOTAL POPULATION LIVING IN CITIES, 1990-2050
(FORECAST).**



Source: IBM Institute for Business Value analysis of United Nations data.

MAIN BARRIERS TO PROGRESS

ISSUE	No. of CITIES	% CITIES
PROCUREMENT		
Procurement processes are not designed for quick uptake of 'new' solutions	22	44%
FINANCE		
Partnerships with the private sector were required but difficult to manage	8	16%
Finance (or it is difficult to get priority around the limited financing options available)	32	64%
Pilots require funding that is difficult to obtain	32	64%
DATA SHARING		
City systems don't 'talk to' one another (I can't share data between them)	16	32%
BUSINESS MODEL		
It was not possible with existing data to create a strong value case for the city investment	7	14%
Relevant city operators were not aware of the full benefits	11	22%
Too great a focus on short term benefits rather than longer term sustainability	13	26%
Many technologies or systems lack a credible business model to sustain them.	15	30%

PEOPLE AND POLITICS		
We can't be the first movers to test new technologies, there is too much risk for politicians	5	10%
Departments or employees resist implementation of disruptive systems	17	34%
Progress is slowed by elections or other political cycle challenges	19	38%
The solution required multiple departments to align	37	74%
OTHER	3	6%

Source: thecleanrevolution.org

Conclusions:

Building smart cities will involve development of technology solutions coupled with urban infrastructure & connectivity that can address cities' growth aspirations and offer employment opportunities to its citizens. Moreover, it should be within regulatory framework of the government and must adhere to common industry standards. It should also facilitate participation from various sections of society. Smart city development is not just a technology problem but it also entails facilitation of inclusive environment where stakeholders can co-create, adapt, grow, manage and sustain rapid urbanization.

The eight clusters of factors include for success of Smart City are (1) management and organization, (2) technology, (3) governance, (4) policy, (5) people and communities, (6) the economy, (7) built infrastructure, and (8) the natural environment.

31% of urban population in India contributes to 60% India's GDP based on global urbanization patterns; pace of urbanization is typically very rapid from 30% to 60-65%. Therefore, India is currently at very strategic point where it is going to witness sudden and rapid exodus from rural to urban area. This urban growth is expected to contribute to 75% of India's GDP in next 15 years. MGII estimate following growth opportunities by 2030: 70% net new employment, 68 cities will have population 1+ million, 590 million people will live in cities, 700-900 million square meters of commercial and residential space required, 2.5 billion sq m of roads and 7400 Km of metros and subways to be constructed and \$1.2 trillion capital investment required to meet projected demands in cities.

Connecting the concepts of sustainable cities and smart cities may also raise awareness about the potential of using ICT to promote urban sustainability among planners, IT companies and policy makers. The concept of Smart Sustainable Cities can thus be used as a common framework or joint vision for elaborating new collaborations, business models and

ways of carrying out urban development. This in turn highlights the need to avoid getting caught up only in the technological challenges of developing Smart Sustainable Cities and rather taking a proactive approach to actor networks, governance, and policy innovations.

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25.

SOCIO-ECONOMIC STUDY OF WOMEN LABOURERS IN AGRO-PROCESSING INDUSTRIES IN MARATHWADA REGION

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ABSTRACT:

This paper presented on the problems faced by women laborers working in Agro processing industries in Marathwada region. This paper includes case study of cotton ginning and pressing industries in Marathwada region. This paper covers the socio-economic condition and problems faced by women workers at workplace. The Problem addressed in this study is how the empowerment of women and their role in the rural labor force through sufficient and impartial agricultural employment. In other words, how could the inclusion of women in agricultural production and processing industries better deal with socio-economic growth and poverty reduction.

KEYWORDS: Socio-Economic, Women, Agro-Processing, Marathwada.

"When women are empowered and can claim their rights and access to land, leadership, opportunities and choices, economies grow, food security is enhanced and prospects are improved for current and future generations",

Michelle Bachelet - Under-Secretary-General and Executive Director of UN Women

INTRODUCTION:

Women are the stamina of the development of rural and nationwide economy. They contain 43% of the world's agricultural labor force, which rises to 70% in some developing countries. Agriculture is the main substitute for Rural Women, and it should come with improved access to land and possessions for the anticipation, alteration and improvement of climate change, combined with rural women learning how to covenant with cultural confrontation and adapting to various materialization of this event. Women in rural area compressively involved in agricultural activities. The work and involvement of women laborers is differ from the work nature and type of industry.

LITERATURE REVIEW:

Malika Abdelali-Martini (2011) stated in their study that, The strategy for women's empowerment into the agricultural labor force, and equity in participation, choices, opportunities, knowledge information and acquisition is to strengthen awareness and to work through changing attitudes towards women's work and empowerment. This could be achieved both through legislation, and strengthening capacities to change attitudes in industries.

Dr. Vandana Shiva (2005) concluded in their study that, The mode of female participation in agricultural production varies with the landowning status of farm households. Their roles range from managers to landless laborers. In over all farm production, women's average contribution is estimated at 55% to 66% of the total labour with percentages, much higher in certain regions. In the Indian Himalayas a pair of bullocks works 1064 hours, a man 1212 hours and a woman 3485 hours in a year on a once hectare farm, a figure that illustrates women's significant contribution to agricultural production.

IMPORTANCE OF WOMEN LABORERS IN SOCIO ECONOMIC DEVELOPMENT

Empowering the women in agriculture has a straight impact on strengthening their economic conditions. Their rendezvous in food production industry can show the way to better sustenance which would bring down the rates of starvation related diseases. Gender variation is severely embedded in our social formation, and several blockades need to be prevail over both at the micro-level of social relationships and macro-level of policy, technology, market and finance.

Women make indispensable contributions to the agricultural and rural economies in all developing countries. Their responsibilities are varying considerably between and within regions and are changing speedily in many parts of the world, where economic and social forces are transforming the agricultural sector. Rural women often manage multifaceted households and pursue multiple livelihood strategies. Their activities typically consist of producing agricultural crops, tending animals, processing and preparing food, working for wages in agricultural or other rural enterprises, collecting fuel and water, engaging in trade and marketing, caring for family members and maintaining their homes.

OBJECTIVE:

- To Study Socio-Economic Condition of Women Laborers.
- To Study the Problems faced by Women laborers at work place .

SOCIOECONOMIC PROFILE OF OF MARATHWADA REGION

Maharashtra's financial system has eyewitness an annual average growth rate of 8.13 per cent during the decade 2011-15. This is the third highest growth rate after Haryana and Gujarat which saw an annual average growth rate of 8.95 per cent and 8.68 per cent respectively among the non-special category States. Maharashtra also has the highest average per capita income of Rs. 45,575 among the non-special category States for the decade 2001-10. In spite of its affluence, the State traditionally has had a skewed distribution of income. This has resulted in regional discrimination within the State, resulting much concern as well as political unrest among the so called backward regions like Vidarbha which lie in the eastern part of the State. Marathwada is under development in Maharashtra in its numerical strength, the population of the Marathwada is unique. The languages, manners, costumes, dresses and modes of living have made the region attractive from the standpoint of human studies. The region acknowledges almost all-major religions of the country. It has an unbroken continuity covering millennia and posses socio-cultural traditions which features distinct in many ways from other regions. Marathwada has its hoary past. It has been the cradle of civilization art, architecture and culture represented by *Ajanta & Ellora*. The Bombay-Pune, the birthplace of modern industrial system was inhabited by entrepreneurs, while Marathwada was known for its undeveloped economy till the beginning of nineties.

GEOGRAPHICAL INFORMATION OF MARATHWADA

Sr. No	District	Geographical area (Sq.k.m)	Talukas	Villages	Population(2011)		Literacy rate
					Male	Female	
1	Aurangabad	8900	9	1250	1521632	1398916	73.63
2	Beed	11085	12	1269	1020664	1039177	68.48
3	Hingoli	5521	5	662	505188	481529	66.86
4	Jalna	7405	8	956	825977	786380	64.40
5	Latur	7304	10	936	1074321	1003916	72.34
6	Nanded	10528	16	1580	1476301	1391857	68.52
7	Osmanabad	7510	8	722	762947	709309	80.60
8	Parbhani	5520	9	1480	761937	729172	80.58

Source:- intellectual's sandharbh Maharashtra Vol.I

SOCIO ECONOMIC CONDITION OF WOMEN LABORERS

Women who constitute almost fifty Percentage of humanity contribute significantly to the nation's economy and social life. Women make up more than a one third of the world economically active work participation. Today women have acquired their own role in the growth and development of an economy. It is a well-known fact that the Agricultural women workers women workers have been characterized by low economic and social status. This is to a great extent due to low economic and social status of the employer

himself. Huge number of women workers in Agricultural women workers sector have been drawn from weaker and down trodden section of the communities like scheduled caste, Scheduled tribes and most backward classes. Following are the some parameters taken to show the socio economic condition of women laborers in agro processing industry:-

Literacy rate

Education	Frequency	In %
Illiterate	40	40
Literate but no formal qualification	27	27
Below 5 th class	18	18
5 th to 8 th class	07	07
8 th to 10 th class	05	05
Above 10 th class	02	02
Total	100	100

(Source:- Primary Data)

Reason for Seeking Present Employment

Reason	Respondents	In %
Poverty	54	54
No other source of income	24	24
Economic betterment	13	13
Influence of husband or other family member	9	9
Total	100	100%

(Source:- Primary Data)

Monthly Income of Respondent

Income	Frequency	In %
Less than Rs. 1000	42	42
Rs. 1000- Rs. 1500	27	27
Rs. 1501 – Rs. 2000	18	18
Rs. 2001 – Rs. 2500	07	07
Above Rs. 3000	05	05
Total	100	100

(Source:- Primary Data)

Nature of the Respondent's Residential Accommodation

Type	Frequency	In %
Self Rented	17	17
Temporary shed	23	23
Own house	45	45
Unauthorized huts	13	13
Rented by employer	2	2
Total	100	100

Above parameters show the socio-economic condition of respondents i.e. women workers in agro processing industries. It show the basic criteria of development. It is concluded that from the above table and primary survey that the literacy rate of the respondents is very low. The economic condition of respondents is very poor. It is also seen that the majority respondents have not their own house for residence and the living conditions of their particular house is very poor. The economic status of the respondents is very poor due their monthly income which is very low.

CONCLUSIONS:

There is a necessitate to drop procedure which are less encouraging to rural women, focusing on the positive reception of their role as producers of wealth and strengthening the network of public services in rural areas, including health, education, and welfare services, as well as establishing policies that combat the asymmetries that prevent rural women from being protected against the effects of climate change.

The training of rural women is very important, particularly with the implementation of modern agricultural techniques that are tailored to local conditions and that use natural possessions in a sustainable method, with a view to achieving economic improvement without degrading the environment.

Technological involvements in agriculture need to expand and move from being a largely male dominated skill to reach the women farmers directly. The gendered critique of technology highlights that knowledge is not developed to include women's point of view, and tends to disable rather than enable them. Skills dealing with seeds, pesticide use, harvesting, etc are mostly transferred to men. Studies, in fact have made known, that women act in response faster to voice-base technology transfers. There is thus a need for technological empowerment of women in agriculture, by supporting them with direct transfer of knowledge, enabling skills and extension services.

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