

CRITERION 3

3.3- Research Publication and Awards

3.3.2.1

Research Papers

PAPERS IN UGC APPROVED
JOURNALS

Prof.A.A.Kamble



Shikshanmaharshi Dr. Bapuji Salunkhe



Vivekanand College Kolhapur

Dept. of History

PROCEEDINGS



International Interdisciplinary Seminar
"Socio-Economic, Historical, Political, Commercial
Managerial and Environmental Approach towards
Make in India through Tourism in India"
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MAKE IN INDIA POLICY INITIATIVES



Abstract -

The Make in India program includes major new initiatives designed to facilitate investment, foster innovation, protect intellectual property, and build best-in-class manufacturing infrastructure. The Government has taken a number of FDI Policy reforms, which are bold and historic in nature. The measures taken by the Government are directed to open new sectors for foreign direct investment and simplifying other conditions of the FDI policy. These policy reforms are meant to provide ease of doing business and accelerate the pace of foreign investment in the country. In order to provide clarity to the e-commerce sector, the Government has issued guidelines for foreign investment in the sector. India's manufacturing infrastructure and capacity for innovation is poised for phenomenal growth. New smart cities and industrial clusters, being developed in identified industrial corridors having connectivity, new youth-focused programs and institutions dedicated to developing specialized skills. Five industrial corridor projects have been identified, planned and launched by the Government of India in the Union Budget of 2014-2015, to provide an impetus to industrialisation and planned urbanisation. In each of these corridors, manufacturing will be a key economic driver and these projects are seen as critical in raising the share of manufacturing in India's Gross Domestic Product from the current levels of 15% to 16% to 25% by 2022. Along these corridors, the development of 100 Smart Cities has also been envisaged in the Union Budget of 2014-2015. These cities are being developed to integrate the new workforce that will power manufacturing along the industrial corridors and to decongest India's urban housing scenario.

Keywords: Make in India, Ease of doing business, FDI, GDP.

Introduction:- New Processes for Make In India Policy -

- Doing business in India just got easier – new de-licensing and deregulation measures are reducing complexity, and significantly increasing speed and transparency.
- Process of applying for Industrial License & Industrial Entrepreneur Memorandum made online on 24x7 basis through eBiz portal.
- Validity of Industrial license extended to three years.
- States asked to introduce self-certification and third party certification under Boilers Act.
- Major components of Defence products' list excluded from industrial licensing.
- Dual use items having military as well as civilian applications deregulated.
- Process of obtaining environmental clearances made online.
- All returns should be filed on-line through a unified form.
- A check-list of required compliances should be placed on Ministry's/Department's web portal.
- All registers required to be maintained by the business should be replaced with a single electronic register.
- For all non-risk, non-hazardous businesses a system of self-certification to be introduced.

New Infrastructure

- Impetus on developing Industrial Corridors and Smart Cities.
- A new 'National Industrial Corridor Development Authority' is being created to coordinate, integrate, monitor and supervise development of all Industrial Corridors.
- Work on 5 smart cities in progress as a part of the Delhi-Mumbai Industrial Corridor: Dholera, Shendra-Bidkin, Greater Noida, Ujjain and Gurgaon.

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Assistant Professor in Commerce,
Night College of Arts & Commerce, Kolhapur



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ENGLISH PART - III

AJANTA -

13

A Study of Impact Of GST on Agriculture Sectore

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Abstract

The GST was expected to subsume a variety of taxes and simplify the indirect tax regime. The Empowered Committee (EC) was mandated in 2007, to bring about consensus among the States to move towards GST. The important stakeholders in the process were the Government of India (GoI), individual States, industry. Reform in tax administration is as important as tax policy for mobilization of revenue, given the present state of diversities in tax administration across governments, it is expected that tax administration reforms will be taken up sooner than later to enable tax officials to administer the GST efficiently. By moving towards GST, it would be difficult for individual States to deviate from harmonized structure of GST and it will further enhance the importance of tax administration to achieve revenue objectives of the State Governments. The proposed transition to GST regime in the near future is expected to bring in a significant change in the economic environment of the country. With a reduction in the extent of cascading in the tax regime, it is argued by some, that move to GST would result in expansion of economic activity.

Keywords – GST, Indirect tax

Introduction

Indian system of taxation of goods and services is characterized by cascading, distortionary tax on production of goods and services which leads to miss-allocation of resources, hampering productivity and slower economic growth. To remove this hurdle, a pure and simple tax system like GST (Goods and Service Tax) is need of the hour in the country.

The Constitution Amendment Bill for Goods and Services Tax (GST) has been approved by The President of India post its passage in the Parliament (Rajya Sabha on 3 August 2016 and Lok Sabha on 8 August 2016) and ratification by more than 50 percent of state legislatures.

Goods and Service Tax (GST) Bill

The full form of GST is Goods and Service tax. So, it is also called as Good and Service Tax bill. This bill is one of the remarkable changes in India's Indirect tax changes since the beginning of the economy. GST is a tax levied when consumer buys any good or service. There are three components of GST-

- 1) Central GST (CGST) – it will be Levied by Centre
- 2) State GST (SGST) – It will be levied by State

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- 3) Integrated GST (IGST) – It will be levied by Central Government on Interstate supply of Good and Services

How GST is different from other taxes

Currently there are many indirect taxes. We all know about Service Tax, Vat, Luxury tax etc. You can see these taxes whenever you check out from a hotel and whenever you pay the bill at restaurant. The bill they offer to you contains these taxes.

- Now, what GST does is that it combines all these taxes into one, i.e. subsumes all other indirect taxes. It is done for all the Central level and State level taxes.
- The nature of GST is that it taxes only the final customer. Hence the cascading of taxes is avoided and production costs are cut down.

Following is the list of the taxes that are subsumed by GST

Central Level Taxes – Central Excise Duty, Additional Excise Duty, Service Tax, Countervailing Duty and special Additional Duty of Customs

State Level Taxes – State Value Added Tax or Sales Tax, Entertainment Tax, Octroi and Entry Tax, Purchase tax, Luxury Tax, Taxes on Lottery, Betting and Gambling

So, this means that GST clubs almost all indirect taxes together that are levied by central and State Governments.

Features of GST

- The power to make laws in respect of supplies in the course of inter-state trade or commerce will be vested only in the Union Government. States will have the right to levy GST on intra-state transactions, including on services.
- The Centre will levy IGST on inter-state supply of goods and services. Import of goods will be subject to basic customs duty and IGST.
- GST is defined as any tax on supply of goods and services other than on alcohol for human consumption.
- Central taxes such as Central Excise duty, Additional Excise duty, Service tax, Additional Custom duty and Special Additional duty as well as state-level taxes such as VAT or sales tax, Central Sales tax, Entertainment tax, Entry tax, Purchase tax, Luxury tax and Octroi will subsume in GST.
- Petroleum and petroleum products, i.e., crude, high speed diesel, motor spirit, aviation turbine fuel and natural gas, shall be subject to GST - date to be notified by the GST Council.
- Provision will be made for removing imposition of entry tax /Octroi across India.

- 3) Integrated GST (IGST) – It will be levied by Central Government on Interstate supply of Goods and Services

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- Entertainment tax, imposed by states on movie, theatre, etc., will be subsumed in GST, but taxes on entertainment at panchayat, municipality or district level will continue.
- GST may be levied on the sale of newspapers and advertisements. This would mean substantial incremental revenues for the Government.
- Stamp duties, typically imposed on legal agreements by states, will continue to be levied.
- Administration of GST will be the responsibility of the GST Council, which will be the apex policy making body for GST. Members of GST Council comprise Central and State ministers in charge of the finance portfolio.
- Goods and Services Tax Network (GSTN)

Advantages

Introduction of GST will bring following benefits

- Multiple Taxation is removed
- Goods and Services are taxed at same rate
- Taxes on the Manufacturers are reduced
- It helps in the seamless flow of credit in the country
- Wider tax base, necessary for lowering tax rates and eliminating classification disputes
- Rationalization of tax structure and simplification of compliance procedures
- Automation of compliance procedures to reduce errors and increase efficiency

Disadvantages

- The tax on services would go from 14 to 20% after the implementation of GST
- The Tax on retails will almost get doubled
- The tax on imported Goods will be around 6%
- There will be control on every system by the Central and State Governments

Exclusions in GST

Following products are excluded from GST –

- Petroleum Products
- Alcoholic Beverages
- Diesel
- Tobacco

One Word

GST will impact the tax structure, tax incidence, tax computation, tax payment, compliance, credit utilization and reporting, leading to a complete overhaul of the current indirect tax system.

GST will simplify administration, improve compliance, remove distortions in production, trade and consumption. Although there are noticeable benefits of GST, it doesn't mean that it is perfect. There GST will have a far-reaching impact on almost all the aspects of the business operations in the country, for instance, pricing of products and services, supply chain optimization, IT, accounting, and tax compliance systems. It is important to consider the GST reform as a process rather than an event. Once the basic features of the tax are implemented, it would be necessary to improve the structure and operational aspects of the tax over time. GST will mark the consummation of third generation fiscal reforms and would accelerate India's journey to the orbit of economic superpowers of the world economy

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09

An overview of start up India scheme

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Abstract

Startup India is a Government of India flagship initiative to build Startups and nurture innovation. Through this initiative, the Government plans to empower Startup ventures to boost entrepreneurship, economic growth and employment across India. Startup India campaign is based on an action plan aimed at promoting bank financing for start-up ventures to boost entrepreneurship and encourage start ups with jobs creation. It is focused on to restrict role of States in policy domain and to get rid of "license raj" and hindrances like in land permissions, foreign investment proposal, environmental clearances. It was organized by Department of Industrial Policy and Promotion (DIPP). Startup India is a revolutionary scheme that has been started to help the people who wish to start their own business. These people have ideas and capability, so the government will give them support to make sure they can implement their ideas and grow.

Key Words :-

startup India , entrepreneurship .

Introduction

"Start-Up India Action Plan" aims to enable an eco-system to promote and nurse entrepreneurship across the country. Startup India in an action plan to develop an ecosystem to promote and nurture entrepreneurship across the country. This is based on an action plan

aimed at promoting bank financing for start-up ventures to boost entrepreneurship and encourage startups with jobs creation. Startups are being highly encouraged by the government. The Ministry of Human Resource Development (HRD) and the Department of Science and Technology have agreed to partner in an initiative to set up over 75 startup support hubs in the National Institutes of Technology (NITs), the Indian Institutes of Information Technology (IIITs), the Indian Institutes of Science Education and Research (IISERs) and National Institutes of Pharmaceutical Education and Research (NIPERs).

What is a startup ?

A startup is an entity, private, partnership or limited liability partnership (LLP) firm that is headquartered in India, which was opened less than five years ago and have an annual turnover less than Rs25 crore. To be eligible for considering as startup, the entity should not be formed by splitting up or reconstruction and its turnover should not have crossed Rs25 crore during its existence.

Eligibility for startups

To become eligible as a startup and get a green signal from the Inter-Ministerial Board, the entity should be the one which aims to develop and commercialise, a new product or service or process or a significantly improved existing product or service or process that will create or add value for customers or workflow. Products, services or process, which do not have potential for commercialisation or is undifferentiated or have no or limited incremental value will not be considered under the Scheme. To be considered as eligible as startup the entity, should be supported by a recommendation (with regard to innovative nature of business), in a format specified by DIPP, from an Incubator established in a post-graduate college in India an incubator, which is funded (in relation to the project) from Gol as part of any specified scheme to promote innovation a recommendation (with

regard to innovative nature of business), in a format specified by DIPP, from an Incubator recognized by Gol or be funded by an Incubation Fund/ Angel Fund/ Private Equity Fund/ Accelerator/Angel Network duly registered with SEBI that endorses innovative nature of the business or be funded by Gol as part of any specified scheme to promote innovation or have a patent granted by the Indian Patent and Trademark Office in areas affiliated with the nature of business being promoted.

Benefits to entrepreneurs

1. Simple process

Government of India has launched a mobile app and a website for easy registration for startups. Anyone interested in setting up a startup can fill up a simple form on the website and upload certain documents. The entire process is completely online.

2. Reduction in cost

The government also provides lists of facilitators of patents and trademarks. They will provide high quality Intellectual Property Right Services including fast examination of patents at lower fees. The government will bear all facilitator fees and the startup will bear only the statutory fees. They will enjoy 80% reduction in cost of filing patents.

3. Easy access to Funds

A 10,000 crore rupees fund is set-up by government to provide funds to the startups as venture capital. The government is also giving guarantee to the lenders to encourage banks and other financial institutions for providing venture capital.

4. Tax holiday for 3 Years

Startups will be exempted from income tax for 3 years provided they get a certification from Inter-Ministerial Board (IMB).

5. Apply for tenders

Startups can apply for government tenders. They are exempted from the "prior experience/turnover" criteria applicable for normal companies answering to government



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tenders.

6. R&D facilities

Seven new Research Parks will be set up to provide facilities to startups in the R&D sector

7. No time-consuming compliances

Various compliances have been simplified for startups to save time and money. Startups shall be allowed to self-certify compliance (through the Startup mobile app) with 9 labour and 3 environment laws

8. Tax saving for investors

People investing their capital gains in the venture funds setup by government will get exemption from capital gains. This will help startups to attract more investors.

9. Choose your investor

After this plan, the startups will have an option to choose between the VCs, giving them the liberty to choose their investors.

10. Easy exit

In case of exit – A startup can close its business within 90 days from the date of application of winding up

11. Meet other entrepreneurs

Government has proposed to hold 2 startup fests annually both nationally and internationally to enable the various stakeholders of a startup to meet. This will provide huge networking opportunities.

Disadvantages of start up

1. Starting up in India isn't that easy because the cost is very higher compared to other parts of the world. The taxes are higher and there are regulations from the government that makes things more difficult.

2. Tough compliance laws that were framed keeping in mind traditional businesses have to be done away with in the case of startups and new laws have to be framed keeping in mind new-age businesses and its rapidly evolving technology.

3. Lack of government-sponsored physical incubators with the latest technology

backbone is important for an ecosystem to develop. This along with mentors and subject matter experts that can assist first time entrepreneurs to handle the required paper work for establishing the business and guide the business to the next level of funding is essential.

4. The government has to identify officials at the Centre and state level, in coordination with state governments, and initiate an extensive and ongoing training program that will prepare these officials to be entrepreneur friendly and actually develop the skills required to provide support, as needed.

5. Startups using digital advertising services from global companies such as Google, Facebook, Twitter are forced to pay 6 percent equalization levy on top of the invoice value as their billing entity is not registered in India.

STARTUP INDIA HUB

Startup India hub was operationalised on 1st April, 2016 to resolve queries and provide handholding support to Startups. The hub has handled more than 69,000 queries from Startups through telephone, email and Twitter. To seek clarifications pertaining to Certificate of Recognition as a "Startup", The hub has mentored more than 450 Startups for incubation, funding support, on-business plans, pitching support, etc. A Startup India Online Hub launched on 19th June, 2017 will serve as an online platform where all the stakeholders of the Startup ecosystem can collaborate and synergize their efforts. More than 10,000 users have registered.

FUND OF FUNDS FOR STARTUPS (FFS)

A 'fund of funds' of INR 10,000 crores to support innovation driven Startups has been established which is being managed by SIDBI. The corpus shall be released over two Finance Commission cycles, by 2025. FFS invests in SEBI registered Alternative Investment Funds (AIFs) which, in turn, will invest in Startups. INR 600 crore has been released to SIDBI. Total commitments stand at INR 605.7 crore to 17

AIFs. 75 Startups have received funding from various AIFs.

One Word

Startup India is about creating prosperity in India. Many enterprising people who dream of starting their own business lack the resources to do so. As a result, their ideas, talent and capabilities remain untapped and the country loses out on wealth creation, economic growth and employment.

Startup India will help boost entrepreneurship and economic development by ensuring that people who have the potential to innovate and start their own business are encouraged with proactive support and incentives at multiple levels.

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A STUDY OF PERCEIVED SOCIAL SUPPORT AND HAPPINESS AMONG ADOLESCENTS

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ABSTRACT

Happiness is an aspiration of every human being. Happiness is related to positive outcomes in multiple life domains, such as academics, health and relationship with parents, teachers and peers. Being supported by significant others makes one happier. Keeping this in mind, the present study explored the interrelationship between perceived social support and happiness among adolescents. The sample for the current investigation consisted of 60 college students (where 30 were males and 30 were females) in the age group of 15-18 years in the tricity of Panchkula, Mohali and Chandigarh. The Oxford Happiness Questionnaire (OHQ) devised by Hills and Argyle (2002) and Multidimensional Scale of Perceived Social Support (Zimet et al., 1988) were administered to the sample. Inter-correlational analysis was used for statistical analysis. Results were discussed in terms of its implications.

Keywords:

perceived social support, happiness, adolescents

AIM

To study the interrelationship of perceived social support and happiness among adolescents.

INTRODUCTION

Adolescents like all human beings, need love, encouragement, appreciation and trust



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13

Retail Marketing in India

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Abstract

The retail sector is one of the most important parts of the Indian economy, making up 10 percent of its economy, as well as 8 percent of its workforce. Despite its size, many of the businesses that operate within the country are family-owned and operate within their houses. Retailing in India is evolving rapidly, with consumer spending growing by unprecedented rates and with increasing number of global players investing in this sector. Retail marketing refers to the business of selling products to consumers. Only some businesses work in retail marketing, while many others work further up the supply chain. Retail marketers only sell products to consumers.

The growth and potential of the sector is being widely acknowledged both in the domestic as well as international forums. Now, Many well-known large business groups like Reliance, Tata, Birla, and many lesser known ones like Pantaloon Retail, Subhiksha, Spencer's Retail, etc, have successfully attempted entry into the sector in supermarket and hypermarket formats.

Keywords - Retail marketing, retail sector
Introduction

The Indian Retail Industry is the fifth largest in the world. Comprising of organized and unorganized sectors, Indian retail industry is one of the fastest growing industries in India, especially over the last few years. Though initially the retail industry in India was mostly unorga-

nized, however with the change of taste and preferences of consumers, the industry is getting more popular these days and getting organized as well. Retail laws in India are mainly placed in the subsections of consumer rights and trading standards. Since India doesn't have as organized a retail sector, it is easier to find and buy goods from independent retailers. The Indian retail sector accounts for approximately 22 per cent of the country's gross domestic product (GDP) and contributes to 8 per cent of the total employment. India continues to be among the most attractive investment propositions for global retailers. Multiple laws and regulations are in force at the central, state and local levels for governing the retail sector.

Retail Marketing

Retail marketing refers to the range of activities undertaken by a retailer to promote awareness and sales of a company's products. It makes use of the common principles of marketing mix which include, product, price, place and promotion. Effective implementation of the marketing mix is crucial for success in retail marketing.

Retail marketers rarely have the time or funds to create their own products; they have complicated relationships with manufacturers. In the simplest type of contract, manufacturers create products and then sell them for a certain price to distributors, who sell the products to customers in retail marketing establishments. Both parties agree on prices beforehand. Only very large corporations who are trying to expand up their supply chain and very small businesses who create their products do not deal with separate manufacturers. Retail marketers try to keep as little inventory as possible, because the storage space it requires can be very costly to the business. Discounts and similar promotions play a large role in the marketing strategies of retail marketers. Traditional food and grocery retailing in India which accounts for 70% of retailing was dominated by small, privately-owned shops



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and hawkers and was largely community based. This sector where almost all of the retail trade occurs is referred to as the unorganised sector. It employs 40 million people and contributes 10% of the gross domestic product. Wholesale food and grocery markets, consisting of private agents, have also been regulated and shaped by policy for the benefit of farmers and consumers from the district-level upwards in the form of agricultural produce and market committees (APMCs) or mandis (wholesale markets). Parallel to the private sector is a large publicly funded procurement and distribution system (PDS), retailing through outlets called "ration shops" where subsidised foodgrains are sold.

Traditional retail marketing and Modern retail marketing in India

Traditional retail marketing continues to be the backbone of the Indian retail industry, with traditional/unorganised retailing contributing to over 95 per cent of total retail revenues. Over 12 million small and medium retail outlets exist in India, the highest in any country. More than 80 per cent of these are run as small family businesses. Prevalence of traditional retailing is highly pronounced in small towns and cities with primary presence of neighborhood "kirana" stores, push-cart vendors, "melas" and "mandis". Organised formats are only in the initial stages of adoption in these regions. Leading retail players in the industry are beginning to explore these markets and the rural consumers are slowly beginning to embrace the newer organised retail formats. Modern/Organised retail marketing is growing at an aggressive pace in urban India, fuelled by burgeoning economic activity. A large number of domestic and international players are setting up base and expanding their business with newer organised retail formats and intense competition driving innovation.

Types of retailers

1. Small -Scale retailers

(i) Street Stalls- These are shops with very

limited space as they are usually constructed on any available space on a busy street. They are usually of a permanent nature. They are owned by independent retailers or are small partnership firms.

(ii) Stalls in Markets or Bazaars- These are small shops in specially constructed markets such as the Crawford Market of Bombay or the New Market of Calcutta. The space is limited. The great advantage of such a stall is that likely buyers are always passing by. Such stalls may be permanent or as in the case of weekly markets in villages, temporary. These are generally owned by the sole trader or by partnership firm.

(iv) Independent Retailers or Sole Traders- These include grocers, bakars, groongrocers, fishmongers, etc.; and those who deal in miscellaneous articles in universal demand; such as cloth shopkeepers, book-sellers, small stores stocking articles such as sticks, umbrellas, boots, shoes, hats, gloves, toys, etc.

(v) Second-hand Dealers- These usually sell books, clothes, furniture, motor-cars, etc. and do very good business as they cater to the needs of the majority of people who cannot afford to buy new goods. These are owned by sole-traders or -partnership firms.

(vi) Hawkers and Pedlars- They carry a very limited stock which they get from wholesalers or local retailers and move about from locality to locality. They are usually found on busy street corners. The goods they sell are generally of inferior quality and temptingly priced. As they are rarely found again in the same spot there is no question of any guarantee given or complaint made.

2. Large-scale Retailers

(i) Multiple of Chain Shops - The multiple or chain shop system originally developed through the success of retail shopkeepers. A Shopkeepers opens one shop which, for example, becomes very successful, with the result that he opens a second shop, and with the



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success of the second opens a third, and so on; and thus with the increase of shops he naturally wants more capital which he obtains by converting his organization into a limited company.

(ii) One Price Shops - The one price shop varies from the hawker who sells cheap toys, pens, etc., all at the same price to the large centrally maned stores like Woolworths of England and America which has a store in nearly every city. In the case of a central organisation which runs a number of one price shops, the articles are bought at the centre on a large-scale and then distributed among its shops in various localities. In some cases the shops are permanent while in other cases a one price shop is opened temporarily in particular locality either to dispose of certain goods or to catch a particular market while the demand lasts.

(iii) Co-operative Retail Stores - Just as the chain as the chain stores and the department stores were set up to eliminate the profit of the middleman, so consumers have also set up their own stores in order to keep the middleman's profit to themselves. A co-operative society is formed in which members invest their capital with the main purpose of supplying goods and services to its members at a low price through its store. The members also get an interest on their capital. The store is managed by representatives of the members. Consumers' co-operatives are not suitable for consumers of very low income levels as they would not be able to provide the necessary capital, and consumers with high income levels are not interested in the economies which are possible by means of such stores. Thus these co-operatives are particularly suitable for consumers of the lower middle-class.

(iv) Departmental Stores - Many small shops sell a variety of goods but when this is done on a large scale various departments are opened, each department selling different types of article. Thus a large departmental store is really a number of shops under the same management and under the same roof. Departmental Stores are generally owned by joint stock companies. Each department is treated as a separate unit under a separate manager but all

being centrally controlled by the General Manager and a Board of Directors. There is also a staff Personal Manager to recruit and supervise the large staff necessary to run such a big organisation.

(v) Mail-Order Business - These are organizations which conduct their business through the mail and thus extend the scale of their operations by reaching out into a wider territory. The main problem of mail order business in India consists of the various languages prevailing in different parts of the country which makes it difficult for the mail order business to extend outside a small local area.

(vi) Self-Service Stores and Supermarkets - In the case of well-known goods sold in packages of convenient size with trademarks or trade names, there is really no need to get any advice or assistance from a salesman. Thus in Europe and America many retailers have cut down the expenses of employing a large staff by providing self-service. The branding and packaging and standardisation of quality of goods make this very easy. The latest in shopping in England and in America is the supermarket with its wire trolleys and white-coated floor walkers. The supermarket has created a revolution in retail distribution and changed people's buying attitudes.

Advantages

1. The primary benefit of retail marketing is to bring awareness to the consumer that the product exists to fill a need or a want that the consumer has. Retail marketing is the bridge between a product and its potential customer target market.

2. Retail marketing also has the advantage of increasing business profits. Retail marketing can attract larger crowds to the retail location. The more potential customers who walk through the door provides a potential for higher sales, and a larger sales volume brings increased profitability to the retail establishment.

3. Retail marketing creates a healthy competitive environment between retailers. This benefits consumers because it helps to keep their costs down when purchasing products. Retail marketing also helps keep competitors aware of what the other is charging for the same product, so it allows retailers to adjust prices as



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necessary to stay competitive in the market.

4) An indirect effect of retail marketing, however, is it creates jobs. When a retail store has more business, it also tends to need more employees to help with the volume of business. For potential employees that have experience in the retail industry or who are looking to break into retail work, retail marketing can open up many new job opportunities.

Challenges :

1) International Standards:

Even though India has well over 5 million retail outlets of different sizes and styles, it still has a long way to go before it can truly have a retail industry at par with International standards. This is where Indian companies and International brands have a huge role to play.

2) Inefficient supply chain management

Indian retailing is still dominated by the unorganized sector and there is still a lack of efficient supply chain management. India must concentrate on improving the supply chain management, which in turn would bring down inventory cost, which can then be passed on to the consumer in the form of low pricing.

3) Lack of Retail space

Most of the retail outlets in India have outlets that are less than 500 square feet in area. This is very small by International Standards.

4) Cultural Diversity

India's huge size and socio economic and cultural diversity means there is no established model or consumption pattern throughout the country. Manufacturers and retailers will have to devise strategies for different sectors and segments which by itself would be challenging.

5) Human resource problems

Trained manpower shortage is a challenge facing the organized retail sector in India. The Indian retailers have difficulty in finding trained person and also have to pay more in order to retain them. This again brings down the Indian retailers profit levels

6) Challenges with Infrastructure and Logistics

The lack of proper infrastructure and distribution channels in the country results in inefficient processes. This is a major hindrance for

retailers as a non-efficient distribution channel is very difficult to handle and can result in huge losses. Infrastructure does not have a strong base in India. Urbanization and globalization are compelling companies to develop infrastructure facilities. Transportation, including railway systems, has to be more efficient. Highways have to meet global standards. Airport capacities and power supply have to be enhanced. Warehouse facilities and timely distribution are other areas of challenge. To fully utilize India's potential in retail sector, these major obstacles have to be removed

Role of government

The Government is progressively undertaking reforms and liberalising the retail sector; thereby attracting significant foreign investments. The regulatory and supervisory policies are being reshaped and reoriented to meet the new challenges and opportunities in this sector. To facilitate easier flow of Foreign Direct Investments ("FDI") inflow, instead of having to seek Foreign Investment Promotion Board ("FIPB") approval, FDI up to 100 per cent is allowed under the automatic route for cash and carry wholesale trading and export trading. FDI up to 51 per cent is allowed, with prior Government approval for retail trade in 'Single Brand' products with the objective of attracting investment, technology and global best practices and catering to the demand for such branded goods in India. This implies that foreign companies can now sell goods sold globally under a single brand, such as in the case of Reebok, Nokia and Adidas. However, retailing of multiple brands, even if the goods are produced by the same manufacturer, is presently not allowed. Relaxation of FDI restrictions are being vigorously pursued by the business and trade coalitions and are expected to fall in place over the next 3-5 years. The most common channels for entry of foreign retailers are the strategic licence agreements, franchising, distribution, manufacturing, joint ventures and cash and carry wholesale trading. 100 per cent FDI is allowed in wholesale trading which involves building a large distribution infrastructure to assist local retailers and manufacturers. International firms can enter into agreements with domestic players, and set up base in India.



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The share of the multinational is restricted to 49 per cent in this route.

Conclusion

India's retail market is expected to be worth about US\$ 410 billion, with 5 per cent of sales through organised retail, meaning that the opportunity in India remains immense. Retail should continue to grow rapidly up to US\$ 535 billion in 2020, with 10 per cent coming from organised retail, reflecting a fast-growing middle class, demanding higher quality shopping environments and stronger brands. India remains a high-potential market with accelerated retail market growth of 15 to 20 per cent expected over the next five years, supported by GDP growth of 6 to 7 per cent, rising disposable income, and rapid urbanization. Indian market has high complexities in terms of a wide geographic spread and distinct consumer preferences varying by each region necessitating a need for localization even within the geographic zones. The retail trade in India is now undergoing an intensive structural change which could cause irreversible damage to local commodity supply chains and competition. The existing regulations are not adequate to fulfill the new requirements. FDI in wholesale and the growing involvement of Indian corporate firms in retail is consolidating the hold of big business in the retail market.

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14

Social Changes Among The Rural People Through MGNREGA; A Geographical Study Of Saran District

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ABSTRACT

The present study aims to analysis social changes among the rural people of Saran district in particular due to MGNREGA, dynamic creative programmes of Central Government to ensure 100 days work of every handhold in a year. The primary data is collected through a set of questionnaire and data is processed with simple statistical method, the results and finding are useful for scholar social sciences of general and planner of rural planning in particular.

Keywords – Social Change, Dynamic creative, Rural planner

INTRODUCTION

Social life depends on social status in the society, education, higher job, and power in the society. The social life MGNREGA worker is changing day to day due to their awareness towards education. This revolutionary act has brought educational awareness among unskill rural worker. It is true that the people even living in rural area have realized the important of education in the present social set up, and both rich and poor want to get their educated but respondents of MGNREGA worker's families are conscious of education than other families. They try to spend more money on proper education. As such they have started providing tuition to their children also; they are sending their



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the players about this while playing.

2. It is necessary to have the necessary literature and field for the volleyball game, so that the players can be interested in playing the game about themselves and try to get the knowledge of the game themselves.

3. This type of examination can be done in other areas related to the game.

4. The introduction of high level players and the help of the movie related to the game should be explained by the players so that they are inspired by the game.

5. A calculation list can be prepared for national and international level.

6. The history of the game and all literature of the game of volleyball should be given to players.

7. This kind of critical knowledge test can be prepared for the students of secondary and higher secondary.

8. A compilation list can be prepared for national and international level.

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. Lists of Abreviation:

STD-Study.

SPT-Sports.

KNW-Knowledge.

NTL-National level.

VLBL-Volleyball.

PLYS-Players.

Women and work life balance

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Abstract

The scientist Albert Einstein said that "Life is like riding a bicycle. To keep our balance we must keep moving". Changes in the social, political and economic fabric of societies have influenced and continue to influence both the nature of employment and its relationship to life outside work. Work and family are connected in many subtle and not-so-subtle social, economic and psychological ways. Work-life balance is the estrangement between work life and personal life. Considering the type of work in a classical sense, it is seen that career and personal life are interwoven. It is the margin that to create between profession, career or business and every other segment include the family, personal growth, spirituality, fitness and health, and community and friendships. Forming and achieving a balance between the work and personal life is considered to be a work-life balance issue.

Work-life balance is employment practices that enable employees to reconcile the competing claims of work and family by meeting their personal and professional needs and responsibilities. Today Indian women working in almost all types of professions demonstrating that there is no gender differences in work.

Introduction

Traditionally the role of women was restricted only to household purpose. They were looked upon as home keeper and were restricted to work outside the home. Now, women are

actively participating in various economic activities and simultaneously managing their family and work life. Their traditional role of homemaker has been transformed into the new role of professional women. Today, with the improved and well managed education system, employment opportunities, advanced technology, most of the family became dual-earners, multi-earners and this is also the reason for an increase in expenses and necessities. Women achieved incredible progress in her life. Because of increase in pressures at work place and valuable demands at home, the work-life balance is an important issue. Work and the family are connected in many subtle and not-so-subtle social, economic and psychological ways. Forming and achieving a balance between the work and personal life is considered to be a work-life balance issue. Work-life balance does not mean getting an equal balance between family and work life. It is trying to schedule an equal number of hours for various work and personal activities which is usually unrewarding and unrealistic.

Research Methodology:

The research paper is conceptual in nature. In order to develop basic insight regarding the concept, the researcher has made use of secondary data. The researcher has referred books, journals, magazines, news papers and various websites.

Work – Life Balance

"A comfortable state of equilibrium achieved between an employee's primary priorities of their employment position and their private lifestyle."

It is generally agreed that work-life balance is important for an individual's psychological.

Well-being, and that high self-esteem, satisfaction, and overall sense of harmony in life can be regarded as indicators of a successful balance between work and family roles. However, there is a lack of consensus on how

work-life balance should be defined, measured, and researched, and thus, the theorizing of what constitutes work-life balance, how it develops, and what factors enable or hinder it, is still in progress.

People have family and personal responsibilities and needs outside the work, whether it is caring of children and/or elderly parents, or the pursuit of personal interests activities. Finding ways to accommodate these responsibilities and needs can make a real difference to employees and to an organization. Work-life balance is about adjusting working patterns. Regardless of age, race or gender everyone can find a rhythm to help them combine work with their other responsibilities or aspirations. The term 'work life balance' first appeared in 1986. It is defined as a "state of equilibrium in which the demands of both a person's job and personal life are equal". Employees benefit from being happier at work and at home, as well as:

1. Greater responsibility and a sense of ownership.
2. Better relations with the management
3. Improved self-esteem, health concentration and confidence.
4. Loyalty and commitment

Employers benefit from having a more motivated, productive and less stressed workforce, as well as:

1. Lower recruitment and training cost associated with reduced staff turnover rates.
2. Less loss of knowledge workers to competitors.
3. Improved quality of applicants.
4. Increased return on investment in training as employees stay longer.
5. Reduction in workers stress levels

Importance of Work Life-Balance to women

Today's career women are continually challenged by the demands of full-time work. When the day is done at the office, they can more of the responsibilities and commitment

at home. Their lives are a juggling act that includes multiple responsibilities at work, heavy meeting schedules, business trips, on top of managing the daily routine responsibilities of life and home. "Successfully achieving work/life balance will ultimately create a more satisfied workforce that contributes to productivity and success in the workplace."

Work Life Balance and India

Ancient India women enjoyed many freedoms, in recent history women have been relegated to a lower status than males in practically all spheres of life. This has led to high gender inequality in the country. Working women form about 30-35 percent of the working population. Most of these women are employed in the unorganized workforce, where they are either self-employed or are wage earners without formal employment contracts and ineligible for any social benefits.

Institutional support for work and family issues is low in India and takes the form of government policies that are progressive on paper but poorly implemented. Some of the important government policies that address work and family concerns include the Maternity Benefits Act of 1961, the Factories Act of 1948, and the amendment to the Indian penal code (1869) section 509 aimed at addressing sexual harassment in the workplace. Even the new Companies Bill 2012 gives emphasis on the appointment of one woman director. The McKinsey study also indicates that companies demonstrating organizational excellence had higher number of women in their top management.

As per the Factories Act of 1948, an employer must provide child care facilities for children below the age of 6 where more than 30 women workers are employed. A factory, according to the act, is any organization with a minimum of 10 workers engaged in manufacturing on any day of the preceding twelve months. The Factories Act also provides guidance on minimum and maximum working hours along

with lunch breaks and small breaks.

The Maternity Benefits Act of 1961 entitles a woman to 12 weeks of leave with full pay associated with the birth of a child. Under this act, it is unlawful for an employer to discharge or dismiss a woman during or on account of maternity leave, except for gross misconduct. Further, a woman worker must be permitted to take 2 nursing breaks in addition to normal breaks until the child is 15 months old.

Organisational policies related Work Life Balance in India

Work/life balance strategies enhance the autonomy of workers in coordinating and integrating the work and non-work aspects of their lives. Organisations have increasingly been developing formal policies that attempt to facilitate the work/life nexus. Three broad types of work/life strategies have been created to help employees balance their work and non-work lives: flexible work options, specialized leave policies and dependent-care benefits. These include a range of policies and practices such as, Compressed work week, Flexitime, Job sharing, Home telecommuting, Work-at-home programs, Part-time work, Shorter work days for parents, Bereavement leave, Paid maternity leave, Paid leave to care for sick family members, Paternity leave, On-site/near-site company childcare, Company referral system for childcare.

Suggestions for good work life balance

Career advancement opportunities should be provided to the young women employees for professional and personal growth.

Attending social programs and family events will be the better option to reduce the pressure of the women employee in the workplace.

Management should undertake a review of existing policies.

The employees should be given the facilities like career breaks, flexible time, job



sharing, crèche facilities, counseling services for employees and physical exercise facilities, transportation facility so that they helping them in balancing the family and professional life.

Time management is the best solution for women employees which help them to reduce the work-life imbalance. Self management also important to maintain the professional and personal life.

Conclusion

The status of women in India has seen many changes over its long history .It is important for employees to maintain healthy balance between their work and personal life. The study concluded that the Indian women employees perceived moderate level of work-life balance and they are giving high concern for both career and family. Work-life balance policy of the organisation should be customized to the individual needs and if employees have a good work-life balance the organisation will be more effective and successful.

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Professional commitment-A Key to Success

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Abstract

Education makes a great difference to society and it is panacea of all social diseases. It is an instrument to develop social qualities ,cognitive qualities and understanding of people .It is the process of facilitating learning or the acquisition of knowledge, skills, values, beliefs, learning and values. In formal education the task of all these learning is assigned to the person named as teacher. The teacher is a dynamic force of the school. A school without teacher is just like a body without soul, a skeleton without flesh and blood and a shadow without substance. There is no greater need for the cause of education today than the need for manly man and motherly women as teacher for the young. As social engineers, the teacher can socialize and humanize the young by their qualities. For attaining this goal the teacher needs to be professionally committed. According to research professionals commitment is an attitude that someone has towards his/her profession. Professional commitment means the self promise to put every possible effort in ones professional work .It refers to being involved and believing in the principles of profession.

Introduction

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Municipal solid waste management in India

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Abstract

Solid waste management is one among the basic essential services provided by municipal authorities in the country to keep urban centers clean. However, it is among the most poorly rendered services in the basket—the systems applied are unscientific, outdated and inefficient; Population coverage is low; and the poor are marginalized. Waste is littered all over leading to insanitary living conditions. Municipal laws governing the urban local bodies do not have adequate provisions to deal effectively with the ever growing problem of solid waste management. With rapid urbanization, the situation is becoming critical. One of the major problems being faced by cities and towns relate to management of municipal solid waste (MSW). Waste quantities are increasing and municipal authorities are not able to upgrade or scale up the facilities required for proper management of such wastes. In many cities and towns, garbage is littered on roads and foot-paths.

Introduction

There were about 104 cities generating MSW above 150 tonnes per day (TPD) and 295 cities generating above 50 TPD. The most comprehensive study on solid waste generation in Indian cities is "Assessment of the status of municipal solid waste management in metro cities, state capitals, class I cities, and class II towns in India", published in 2005 by Central

Pollution Control Board (CPCB) and the National Environmental Engineering Research Institute (NEERI). This study covered 59 cities. The study documented per capita waste generation values and calculated the total waste generated depending upon the population of respective cities. Although the collection, transportation and scientific disposal of MSW in about 26 cities were covered in Service Level Benchmarking (SLB) conducted by the Ministry of Urban Development (MOUD), the quantum of wastes generated in other cities has never been addressed. I observed a necessity to document waste generation in more cities and attempted to address that through this table. This table puts the waste generation in urban India at (above) 136,000 TPD at an average per capita generation of 500 grams/day. It presents the approximate waste generation values and per capita waste generation rates in 366 Indian cities for 2011 to be the largest of such compilations yet. Urban India generates 188,500 tonnes per day (68.8 million tonnes per year) of municipal solid waste (MSW) at a per capita waste generation rate of 500 grams/person/day.

Research Methodology:

The research paper is conceptual in nature. In order to develop basic insight regarding the concept, the researcher has made use of secondary data. The researcher has referred books, journals, magazines, newspapers and various websites.

Definition of Municipal solid waste

All types of solid waste generated by households and commercial establishments, and collected usually by local government bodies. **Municipal Solid Waste Management Rules, 2000**

Management Rules, 2000 Rule(4)- Stipulates Responsibility of Municipal authority "Every Municipal authority shall, within the territorial area of the municipality, be responsible for the implementation of the provisions of these rules, and for any infrastructure development