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A STUDY ON E-COMMERCE IN YEMEN: PROBLEMS AND PROSPECTS UPDATE

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INTRODUCTION:

The internet is becoming inevitable. Technology has shaped every aspect of life-social, economic, political, and lifestyle. There are new uses of the internet every day. This paper addresses the internet use in Yemen. It discusses the untapped potential of e-commerce. Currently, Yemen is considered behind the rest of the world regarding its internet use, connectivity, and awareness (Al-wazir & Zheng, 2014). There are many opportunities online that can open doors for the people of Yemen.

INTERNET TECHNOLOGY INFRASTRUCTURE

The internet technology infrastructure in Yemen started in 1996. Tele Yemen started dial-up services. Today, there are ADSL, 3G mobile data connections, satellite internet, leased lines, and dial ups. Average speed is 1MB per second; the minimum is the 56K and the maximum home use is 4MB and for business around 10MB on leased lines. The average monthly subscription fee is around \$20 per month for 16GB of bandwidth on a 1MB

speed. The Information and Communication Technology (ICT) Table 1 shows statistics to compare Yemen with other countries regarding the information and communication technologies.

| | e-commerce users out of internet population | e-commerce Spending per e-commerce user a | e-commerce market size (\$B) | Fixed (wired)-broadband subscriptions | Fixed (wired)-broadband subscriptions | Fixed-telephone subscriptions (000) | Fixed-telephone subscriptions per 100 inhabitant |
|-----------|---------------------------------------------|-------------------------------------------|------------------------------|---------------------------------------|---------------------------------------|-------------------------------------|--------------------------------------------------|
| USA | 71% | 1.11 | 193.0 | 91,342 | 29.25 | 135,127 | 42 |
| China | 28% | 79 | 115.0 | 188,909 | 10.08 | 266,985 | 19 |
| Brazil | 17% | 82 | 11.0 | 20,190 | 13.63 | 45,038 | 22 |
| Indonesia | 6% | 25 | 0.9 | 3,251 | 1.30 | 30,722 | 12 |
| Yemen | 5% | 10 | 0.1 | 256 | 1.05 | 1,143 | 5 |

Sources: Federal Communications Commission, USA; Ministry of Industry and Information Technology, China; Ministry of Industry and Information Technology, Brazil; MCIT, Indonesia; ITU estimate, Yemen. Data as of 2013.

Table 1: Information & Communication Technologies in different countries in comparison with Yemen

GOVERNMENT

An e-government for Yemen can make a significant development in a short time. E-government can fight corruption, increase productivity and efficiency, involve stakeholders, improve policy development, and ensure transparency (Bhat, 2014). The government of Yemen faces several challenges in implementing e-government. Yemen is among the lowest ranking countries all factors set by the United Nations (Al-Aghbari et al., 2015; Al-mamary, Shamsuddin, & Aziati, 2015) to be ready for such mechanism. These challenges range from leadership and management (Al-wazir & Zheng, 2014) to cost of development and infrastructure. Online services in Yemen is the most needed index to be enhanced (an A. Ali & Zhao, 2012). The government has a telecommunication cabinet that supervises the development of telecommunications and information technology. The government is currently the only monopoly over internet service providing via its two entities Tele Yemen and Yemen Net. While

Tele Yemen has a majority ownership by the government, Yemen Net is entirely owned by the government. Because of the monopoly, Internet users complain of the lack of speed, services, affordability, and even availability of internet access.

E-COMMERCE ADOPTION:

Adoption challenges in Yemen are due to several factors. First, issues of poverty and illiteracy are preventing youth from accessing the internet. Issues of trust and awareness are also other reasons preventing individuals and groups from participating in the internet (Al Rawabdeh, Zeglat, & Alzawahreh, 2012). The limited access to the payment systems did not present the internet as an opportunity rather a source of transaction fees to pay.

RESEARCH QUESTION

What are the challenges and problems preventing Yemenis from utilizing e-commerce and other online payment systems, and what recommendations can be suggested to address those challenges?

The answers to this research question provided a description of the current status of the internet use in Yemen. It also provided the current consumer behavior online, the main reasons behind transacting online, and the current overall status.

METHODOLOGY

This section presents what methods were used and why they were chosen, a preview of the sampling process, ethical considerations, generalizability, reliability and validity indicators, plus the weaknesses and obstacles faced during the research

The research process included two parts. The first part was qualitative and exploratory in nature to identify the current challenges and prospects that e-commerce in Yemen is facing. Qualitative study was conducted via a focus group of 5 participants. Each of the participants is a current entrepreneur and a heavy internet user who have bought and sold products or

services online for at least the past five years. The results of the qualitative focus group were then developed into a quantitative survey to measure and examine the current state of e-commerce in Yemen.

The first phase included a focus group that discussed the current challenges for buyers and sellers to work from Yemen. The driving question to the focus group was the main challenges and opportunities individuals in Yemen can gain from e-commerce. The discussion generated the questions necessary to be answered in the second phase.

FINDINGS

The research included two components. The qualitative part generated the main challenges and prospects for e-commerce in Yemen. On the other hand, the quantitative part generated an examination of the survey responses to the survey.

QUALITATIVE RESULTS

The qualitative research included a focus group that looked into several concerns. These issues had to do what the challenges and prospects of e-commerce in Yemen. The questions contained in the panel discussion looked at the current status of e-commerce in Yemen. It asked the following questions:

1. What do people use the internet for?
2. Who are the users of the internet?
3. Do they buy from the internet?
4. If Yes,
 - a. What do they buy and what for?
 - b. Where do they buy from?
 - c. How do they buy?
 - d. Why do they buy?
 - e. What factors makes them buy online?
 - f. How they pay online?
 - g. How they receive their products?
5. If not,
 - a. Why not?
 - b. What to buy if you want?
6. Why don't people participate in e-commerce?

7. What risks are associated with e-commerce?

8. What difficulties and challenges can prevent individuals from participating in e-commerce?

9. What should the government, financial institutions, and retailers do to smooth online purchases?

The focus group participants agreed that there were eight uses for the internet in Yemen. These included news, social media, chat, education, work, games, and music. Further analysis of these uses of the internet, users can be segmented into three categories. First are the entrepreneurs who work and shop online. Second are the socializers who chat and share on social media. The third group is those who find entertainment on the internet via music and games.

In further analysis to predict customer behavior to shop online, entrepreneurs tend to buy online, while gamers don't. There were no relationship between internet socializers and purchasing online.

The focus group discussed five primary resources needed for individuals to buy online. These resources included English language skills, having a bank account, having a credit card, having a post office box, and having internet access at home.

The focus group focused on the ability to purchase online as an indication of the individual's capacity to conduct e-commerce activity and engage in economic activities on the internet. Therefore, it was also important to look at those who purchase online and identify their perceptions of the internet purchasing experience.

The focus group suggested investigating those who currently buy online. The results of the discussion highlighted these questions: what they buy, where from, how they buy, why they buy, how they paid, and how they received their goods. All of the developed themes in the focus

groups were categorized in the developed survey to measure the extent of generalizability of these perceptions.

QUANTITATIVE RESULTS

The quantitative result is a summary of all the questions in the survey. The following paragraphs list the research questions and a description of the answers. Additional analysis is provided.

WHAT DO YOU USE THE INTERNET FOR?

The survey asked respondents about their current use of the internet. Figure 1 shows a very high use of the internet in social media, and news. Online education seems to be an opportunity.

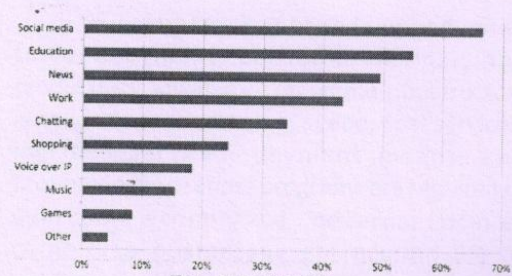


Figure 1: Internet Usage

HAVE YOU BOUGHT ANYTHING ONLINE?

To understand the challenges and prospects of e-commerce, it was important to check how many people have conducted any transaction online. A purchase online is an indicator of trusting the internet to take part of one's physical world. The survey responses show around 45% of the respondents have bought something online.

While only 60% of these purchases were direct purchases where the individual user bought from a website using their payment method, around 20% have purchases via a friend. Another 20% have purchased online via a third party.

Currently, many entrepreneurs have established the buy from America business model. The business is signing up for a freight forwarder in the USA. They take local shoppers'

orders and cash, process these purchases, deliver and collect a transaction fee. The growth of this business model seems to be a good indicator of the increasing demands for the value provided by the internet.

WHY DO YOU BUY ONLINE?

The survey investigated the current perceptions about purchases online. The focus group agreed on six primary reasons individuals buy online. The survey results shown in Figure 2 shows that price and availability are the main drivers for online purchases. This goes along with the ubiquity nature of the internet.

Why did you buy online?

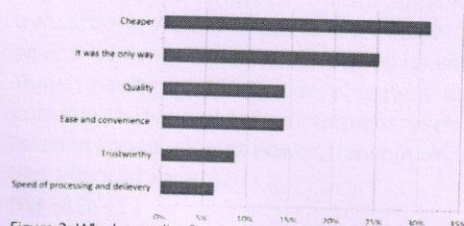


Figure 2: Why buy online?

The opportunities the Internet offers enormous benefits in savings, new products, and services. 15% started to see the Internet more trustworthy as they buy direct. Less than 5% began to shop online for standard consumer products. A case shows that buying electronics from the internet is cheaper than buying it locally, given the expensive shipping and handling fees.

BUY FROM WHERE?

The focus group suggested checking where survey respondents purchase from. The objective is to get a feel of the local, regional, and international distribution channels. The study results indicate that the foreign retailers are dominating the internet. Local and regional retailers had a slight percentage. The online auction ebay.com ranked number one in the list as shown in Figure 3.

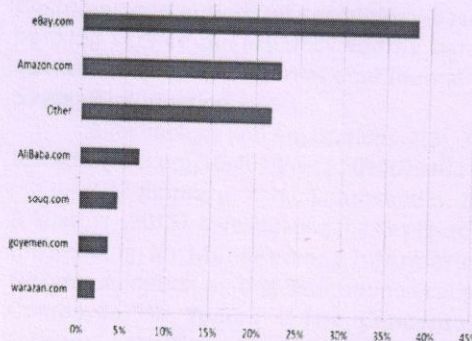


Figure 3: Buy from where?

CONCLUSION

E-commerce can provide opportunities for employment, consumer savings, and productivity. Reliable e-commerce infrastructure is needed such as internet speed, post services, logistics services, payment means, and protection. Awareness programs are required to overcome ecommerce concerns. Local e-commerce businesses got around 5% of purchases, which is an excellent opportunity for entrepreneurs to tap this market.

This paper provided a brief presentation of what challenges and prospects the internet and ecommerce ecosystem is facing in Yemen. The number of individuals who purchase online is relatively increasing. A high number of individuals still use their friends and third party companies to take the responsibility to buy, pay, and deliver goods and services from the internet. Individuals can gain much from the internet. The internet offers information, access to technology, the verity of products and services, news and communication, and entertainment. People in Yemen are interested in shopping online, learning from the internet, and get their work done.

Those who have not purchased online are facing infrastructure challenges such access to reliable payment systems. Global payment system providers not only provide comfortable

and convenient payment services, but also offer protection against cyber crimes, protection against fraud, and help consumers be aware of the internet associated risks.

Yemen transportation and logistics services lack value to smooth internet business. The transportation cost seems to be a major challenge to online shoppers. Many still use third party entities to get their products delivered. International carriers appear to be gaining from the Yemen market for delivery. Yemen's postal services seem to be losing a market opportunity.

Yemen legal framework needs to provide regulations to smooth online business transactions. Also, it needs to offer protection against known cybercrimes. The government of Yemen has to enable the development of e-commerce needed infrastructures such as internet access, electric power, transportations, and financial services.

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विद्येविना मति गेली, मतीविना नीति गेली
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वित्तविना शूद्र स्वचले, इतके अनर्थ एका अविद्येने केले

-महात्मा ज्योतीराव फुले

❖ विद्यावार्ता या आंतरविद्याशाखीय बहुभाषिक त्रैमासिकात व्यक्त झालेल्या मतांशी मालक, प्रकाशक, मुद्रक, संपादक सहमत असतीलच असे नाही. न्यायक्षेत्र:बीड



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- Court files can be computerized.
- Video recordings of court proceedings should be maintained.
- Increase in number of Mediation courts for dispute redressal: This will provide alternative method to dispute redressal to lighten burden on courts.
- Increase number of judicial officers and number of fast track courts.
- Create a vigilance cell for redressal of public grievances.
- Making judiciary accountable: Judges must be subject to judicial review
- Judges must follow a code of conduct.
- Bar associations must act against corrupt members.
- A public body must keep an eye on the judicial system.
- An Indian judicial service must be created.
- The proposed National Judicial Commission should have powers to fire judges.
- Judges should declare their assets and those of their family.

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Abstract

This study examines the use of the Internet for business purposes in Yemen, where main sectors of banking and private trade organizations are observed. Through interviews, a thorough study is performed concerning the Internet facilities available in Yemen, the literacy and use of Information Communication Technology (ICT) in organizations, the level of e-commerce adopted, the main hurdles in the adoption of e-commerce, and measures required to increase the adoption of e-commerce. The study finds that both organizations realize the importance of e-commerce for their business. The main causes in the delay of e-commerce adoption by some are the discrepancies in the infrastructure, high costing of the Internet facilities, bureaucratic hurdles in obtaining the facilities, and the non-availability of a secure environment. Beyond concerns about Internet security, their awareness of security hazards and protection measures is minimal. In light of the data collected, the study has come up with certain recommendations for the interested authorities to improve e-commerce in Yemen.

Keywords: E-Commerce, Information

Technology, Internet, Internet Security, Yemen

Introduction

With web II technology, firms are moving from traditional physical sales and service operations towards e-commerce as well as e-business. Electronic and dynamic websites in today's world of business are considered as the "click- and-mortar", "clicks-and-bricks" or "clicks and flips" of today's companies (Laudon&Traver, 2008). Yemen, over a long historical period, is a country of commerce and its people are famous for their trading and business activities. When the Internet project entered Yemen, the Yemeni business organizations faced challenging competition to have a pronounced presence on the web. The aims behind this growing presence are commercial and for the purpose of reducing communication costs. Most of the companies in Yemen started to build their own websites on the web and started using them to communicate with both current and potential customers. In study conducted by Saeed et al. (2005), results show that firms with high electronic commerce competence exhibit superior performance and that customer value generated through Web site functionality partially mediates this relationship. Furthermore, firms have now started to realize the danger that comes from using this modern method of business, which is the difficulty of having a secure business. Laudon and Traver (2008) highlighted that the e-commerce environment holds threats for both consumers and merchants; therefore, unsecure operations can cause a firm to lose successful business.

LITERATURE REVIEW

The use of the Internet in corporate organizations has continuously increased because the facilities that the Internet provides encourage many organizations to replace some of their traditional communications and methods for conducting business methods (Laudon & Traver, 2008). For instance, many organizations now communicate with their customers using

Inter-net facilities such as e-mail services. Also, the Internet and web technology became the channel for publishing organizations' websites whereby organizations use it for promotion and offering online services and participating in e-commerce, including all operations concerning the selling of products and services over the Internet. Moreover, the Internet enables organizations to deliver an online catalogue and messages to a huge number of target consumers. Ahmed et al. (2006) highlighted three factors contributing to the growth of internet commerce. First is the continuous decline in the prices of computers and software's. Second, is the development of different platforms of internet browsers and third factor is the commercialization of the web itself with media-rich content and electronic commerce.

Protection Measures

Some protective options available today are very easy and inexpensive, while others are more complicated and expensive. One inexpensive option is awareness; simply being more aware of the dangers out there and how to avoid them. More expensive and complicated measures include choosing more secure operating systems, imposing access restrictions and enforcing authentication procedures. Some of the protective methods are discussed in the following:

Systems Protection, the more a hacker knows about a system, the more likely he/she is to find loopholes. Creating a link to a sensitive area of the system and opening a hole for a hacker to enter is dangerous. A system administrator should check the system tools and Web logs regularly for any suspicious activity and make sure permissions are set correctly on the system files and on using the Internet. In addition, the administrator should make sure to disable any access to configure the system by users because users can make changes to the configuration file or document tree that could open up security holes (Aldridge

et al., 1997).

Protecting Files and Data, this can be an effective protection measure once users avoid downloading from unknown sources such as bulletin board systems. These sources may contain damaging bugs or viruses. Even when downloading files from familiar sources, the program should run through some type of virus-protection software (Aldridge et al., 1997). Backup Files, Copies and Archive Systems, create more than one backup copy of all-important files and store them in a different location so that it is easy to refer to the old version of the file either for comparisons, corrections or for confidential references. In addition, with backup files, the company can derive much benefit from adopting archive systems such as compromised data and reorganizing files that make it easy for retrieval. "The motivation to use archive systems comes from two issues. Server storage cannot be infinitely expanded without infinite money, power and space. In addition, the risk of having only one copy in a server leads to the natural impulse to make a backup copy" (Luff, 2002).

Implement Business-Intelligence Software, organizations need to use business-intelligence software interacting with user needs. The software can provide users - query and reporting tools, online analytical processing, and executive information systems and data mining.

METHODOLOGY

The objective of the study is threefold - First, to recognize the attraction factors that will improve the use of the Internet for business, the benefit from this technology and avoidance of its serious drawbacks. Second, is to identify the main hurdles to the acceptance of e-business that hinder Yemeni business organizations from conducting online business activities, as well as the challenges facing the use of e-business by those organizations surveyed. Third, to explore the role of security in the adoption of

online business - how secure is the Internet for the investigated organizations? In other words, how does the business community consider the security of the Internet in their work over the Internet? How do Yemeni firms treat the security aspect when they work online? The current study uses the quantitative approach whereby data collection is achieved by a survey questionnaire. In addition, individual interviews with the IT department officers of eighteen banks' head offices, ISP (Teleyemen) and the related public sectors like the Ministry of Planning and Development (MDP), Ministry of Telecommunication, GIT and TeleYemen were one of the methods used to collect data. The focal population of the present study are "IT units and computer divisions" of the commercial Yemeni Banks and trade organizations in the capital city of the Republic of Yemen. The questionnaire items are mainly adopted from a review of previous literature. Pilot test was performed and the feedback received was used in finalizing the survey format. The questionnaire format selected covered three parts - care of the basic demographic information, investigate the willingness/usefulness to do business over the Internet and probe the expected problem of conducting online business by selected Yemeni organizations. There were 250 questionnaire forms self-administrated and distributed to the target sample. The responses received were 137 usable and completed forms from business organizations. There were 18 surveys from the main banks operating in Yemen. IT professionals and executive managers who were considered to be the decisions makers in these IT departments of both banks and trading organization were interviewed.

DATA ANALYSIS

The preceding Table 1 indicates that 86% of organizations surveyed use computers in their daily business operations. Microcomputers (56.9%) and workstations (55.3%) are the

common type of computers adopted by them. Also, 82.6% of them subscribed to the Internet and 52.2% have a website. WAN is not used extensively as the network connection technology (14.0%) also, 17.9% of them have their own Intranet

Usage of Internet

Although, the users of the Internet in Yemen are very few, study found that the Internet subscribers from the business sector represent 60% of Y.net customers. Whereas the data collected indicates that 82.6% of the selected sample are Internet subscribers. Table 2 displays the percentages of Internet usages in five business activities performed by surveyed organization.

Table 1. Respondents profile (N= 137)

| Capability | Frequency | Percent |
|------------------------|-----------|---------|
| Computerized systems | 118 | 86.4 |
| Microcomputer | 70 | 56.9 |
| Workstatn | 73 | 55.3 |
| Subscribed to Internet | 100 | 82.6 |
| Have website | 71 | 52.2 |
| Have LAN | 81 | 68.1 |
| Have Intranet | 20 | 17.9 |
| Have WAN | 16 | 14 |

The companies that use Internet facilities totally for their internal business affairs represent only 6.0%, while, 35% of the surveyed organizations agree that the Internet assists them to do 10% of their organization's internal daily business. A total of 49.6% of those surveyed agree on the range rate, from 10% to 25%, of their organization's external daily business affairs being assisted by the Internet. For marketing activity, 28.8% of the respondents agree that they do benefit 10% from using Internet for marketing activities. While 28.8% of the surveyed organizations agree that there is no use for the Internet to support marketing activities. For assistance in online activities 67.5% of the surveyed organizations agree that they have no use for the Internet to do online business activities, while 15.8% of them agree that they have benefited 25% from using the Internet to do online business.

Online Business Propensity

Through the individual interviews with the Yemeni businessmen and their executives researchers gained a very positive feeling concerning how interested they are in doing e-business and how willing they are to accept and use the new concept. Table 3 shows the purposes of Internet usage.

Table 2. Percentage internet usage in business activities

| Usages | 0% | 10% | 25% | 50% | 75% | 100% |
|-------------------|---------|---------|---------|---------|---------|---------|
| Activity | Freq % | Freq % | Freq % | Freq % | Freq % | Freq % |
| Internal Business | 21 17.9 | 41 35 | 24 20.5 | 15 12.8 | 9 7.7 | 7 6 |
| External | 21 17.6 | 29 24.4 | 30 25.2 | 11 9.2 | 14 11.8 | 14 11.8 |
| Marketing | 34 28.8 | 34 28.8 | 23 19.5 | 12 10.2 | 12 10.2 | 3 2.5 |
| Job achievement | 41 35.7 | 10 8.7 | 4 3.5 | 7 6.1 | 7 6.1 | 46 40 |
| Online Activity | 81 67.5 | 6 5 | 19 15.8 | 5 4.2 | 6 5 | 3 2.5 |

Table 3. Purposes of internet usage (N=137)

| Purposes | Major Concern | Quite Well | Nothing |
|---------------------------|---------------|------------|---------|
| | Freq % | Freq % | Freq % |
| Communication | 108 92.3 | 3 2.6 | 6 5.1 |
| Find business opportunity | 44 42.3 | 5 4.8 | 55 52.9 |
| E-commerce | 14 13.9 | 2 2.0 | 85 88.2 |
| Policies publicity | 52 50 | 3 2.9 | 49 47.1 |
| Attract customers | 44 41.5 | 3 2.8 | 59 55.7 |
| Financial transactions | 20 20.0 | 0 0 | 78 79 |
| Research | 31 31 | 1 1 | 64 64 |
| Learning | 22 22 | 2 2 | 76 76 |

Findings on using the Internet by the Yemeni business organizations show that 92.2% of the surveyed organizations commonly use the Internet for electronic communication purposes. There are 42.3% of the surveyed organizations agree that they use the Internet to assist them in finding business opportunities, while 52.9% do not use or do not know how to use the Internet for finding business opportunities. Using the Internet for doing e-commerce is represented by 13.9% of the surveyed organizations, whereas organizations that do not participate in e-commerce were represented by 84.2%. Of the surveyed organizations 50% use the Internet to get publicity for the organization's policies, 41.5% of surveyed organizations use the Internet for the purpose of attracting new customers, 64.0% of respondents demonstrated they did not use the Internet for research purposes while 70.0% did not use the Internet for learning purposes.

Table 4. Organization willingness to use the internet further (N=137)

| Reasons to further use Internet | Major Concern | | Considerable | | Quite Well | | Not Important | | No Response | |
|---------------------------------|---------------|------|--------------|------|------------|------|---------------|------|-------------|------|
| | Freq | % | Freq | % | Freq | % | Freq | % | Freq | % |
| Provide service | 64 | 62.1 | 0 | .00 | 0 | .00 | 19 | 18.4 | 20 | 19.4 |
| Keep updated | 61 | 59.8 | 0 | .00 | 3 | 2.9 | 19 | 18.6 | 19 | 18.6 |
| Reduce cost | 72 | 67.9 | 4 | 3.8 | 8 | 7.5 | 7 | 6.6 | 15 | 14.2 |
| Get customers | 60 | 56.6 | 4 | 60.4 | 11 | 10.4 | 12 | 11.3 | 19 | 17.9 |
| e-mail | 64 | 59.8 | 6 | 5.6 | 8 | 7.5 | 8 | 7.5 | 21 | 19.6 |
| Source of information | 67 | 63.2 | 2 | 1.9 | 12 | 8.8 | 1 | .7 | 24 | 22.6 |

The above Table 4 shows that 59.8% of the surveyed organizations have a major concern about wishing to use the Internet further to use e-mail, while 63.2% of the surveyed organizations have a wish to use the Internet further as a good source of business information. The findings show that 62.1% of the surveyed organizations are desirous to further the use of the Internet for online services while 59.8% of the organizations are willing to use the Internet further to update their knowledge and keep the organization updated. A total of 67.9% of organizations would like to use the Internet further to reduce the cost of their business. It also shows that 56.6% of the organizations would prefer to use the Internet further to bring more customers for their business.

Main Hurdles in Acceptance of Online Business

The acceptance of online business in Yemeni society needs the cooperation of all related parties to take it to a level where all participants are satisfied with Internet performance. Therefore, some hurdles to the acceptance of e-business should be investigated to find suitable solutions or at least to remove them from hindering any e-business projects

Table 5. Factors hindering online business by organization

| Factors | Major Concern | | Considerable | | Quite Well | | Not Important | | No Response | |
|-------------------------------------|---------------|------|--------------|------|------------|-----|---------------|------|-------------|------|
| | Freq | % | Freq | % | Freq | % | Freq | % | Freq | % |
| Expertise | 41 | 40.6 | 0 | .00 | 0 | .00 | 40 | 39.6 | 20 | 19.8 |
| Cost | 29 | 28.2 | 5 | 4.9 | 2 | 1.9 | 42 | 40.8 | 25 | 24.3 |
| Partner availability | 61 | 57.5 | 0 | .00 | 0 | .00 | 28 | 26.4 | 17 | 16.0 |
| Infrastructure | 47 | 45.2 | 4 | 3.8 | 3 | 2.9 | 33 | 31.7 | 17 | 16.3 |
| Security | 36 | 35.6 | 13 | 12.9 | 2 | 2.0 | 30 | 29.7 | 20 | 19.8 |
| Customer cannot use | 52 | 49.1 | 10 | 9.4 | 4 | 3.8 | 23 | 21.7 | 17 | 16.0 |
| Government support | 88 | 83.0 | 0 | .00 | 0 | .00 | 4 | 3.8 | 14 | 13.2 |
| Professional Certification | 47 | 45.6 | 10 | 9.7 | 1 | 1.0 | 28 | 27.2 | 17 | 16.5 |
| Not a trustworthy tool | 60 | 56.1 | 9 | 8.4 | 3 | 2.8 | 12 | 11.2 | 23 | 21.5 |
| Fraudulent | 22 | 21.8 | 12 | 11.9 | 4 | 4.0 | 43 | 42.6 | 20 | 19.8 |
| Lack of cyber law | 64 | 62.7 | 5 | 4.9 | 4 | 3.9 | 33 | 32.7 | 18 | 17.6 |
| Undesired believed (Cyberterrorism) | 21 | 21.0 | 0 | .00 | 8 | 8.0 | 40 | 40.0 | 31 | 31.0 |
| Internet illiteracy | 70 | 65.4 | 5 | 4.7 | 0 | .00 | 23 | 22.1 | 19 | 17.8 |

There are 40.6% of the surveyed organizations that do not use the web for business purposes because of the lack of expertise while 28.2% of the surveyed organizations do not use the web for business purposes because it is costly. Of the organizations 57.5% do not use the web for business purposes because partners are not available, 45.2% because infrastructure is not available, 35.6% because organizations believe it is unsafe technology. There are 49.1% of the surveyed organizations that do not use the web for business purposes because their customers do not know how to use the Internet technology and 83.0% of them because government support for online business is not available. There are 45.6% of the surveyed organizations that think that documented papers (hardcopy) are practical, especially when used as evidence that can be certified. That means this will minimize the use of the Internet for the business purposes further. Of the organizations 56.1% think that the Internet is not a trustworthy medium to do online business while 21.8% of them think that undesired information on the Internet minimizes the use of the Internet further and 42.6% said it was not the undesired information on the Internet that minimized the use of the Internet. There are 62.7% of the organizations that think that the absence of cyber law (law on the Internet) is minimizing the use of the Internet further. However, 40.0% of them said, it is not making any difference to them to get undesirable beliefs (e.g., gambling, pornography, fraudulent, and non Halal products) and thought on the Internet. The undesirable beliefs and thought that the Internet can bring are minimizing the use of the Internet for business represented by 21.0% of the surveyed organizations. A total of 65.4% of them think that non-literate people are minimizing the use of the Internet further.

Security and E-business Adoption

Security is one of the hindering problems

that thwart the further adoption of E-business even in the advanced countries and sometimes leads to a stop in any further online activities. The following low ratio for security tools use proves that security is a common reason preventing the adoption of e-business.

Results displayed in Table 6 reveal that only 12.4% of the surveyed organizations use a firewall as a security tool, and only 14.6% of them use encryption technology. Also, it was found that 61.31% of them do not use a fire-wall and 62.8% of them do not use encryption technology to enhance the security of data and systems. Also, that 21.9% of the surveyed organizations rely on proxy technology to scrutinize incoming and receiving e-mails, while 56.2% of them do not use proxy. The table shows that 66.4% of the surveyed organizations do not use any sort of filtering for securitizing incoming and receiving e-mails, while 9.5% of them are using filtering to enhance the security of data and systems.

In addition to the low ratio recorded on the use of precaution measures of some security techniques researchers found that 10.2% of the surveyed organizations use integrity checker tools for securing their net, while 51.8% do not use integrity checker tools to provide such protection over the Internet (Table 7). Also it was found that 5.8% of the surveyed organizations are using intrusion detection tools for securing their net, while 53.3% do not use any intrusion detection tools. Business organizations do not do business on the Internet because of the security concern was tested to show the relationships with common internet security. Table 6. Security methods activated by organization (N=137)

| Security Technology | Technology Activated | | Technology Not Activated | | No Response | |
|---------------------|----------------------|------|--------------------------|------|-------------|------|
| | Freq | % | Freq | % | Freq | % |
| Firewall | 17 | 12.4 | 84 | 61.3 | 36 | 26.2 |
| EnC,yP/C | 20 | 14.6 | 86 | 62.8 | 31 | 22.6 |
| Prcom | 30 | 21.9 | 77 | 56.2 | 30 | 21.9 |
| Filtratios | 13 | 9.5 | 91 | 66.4 | 33 | 24.0 |
| O Oeh | 18 | 13.1 | 84 | 61.3 | 35 | 25.5 |

As can be seen (highlighted values in Figure 1, all three independent variables cor-relate statistically significant to doing online business; Security Hazard ($r=.680^{***}$), Protection Measures ($r=.760^{***}$), and Internet performance ($r=.678^{***}$).

CONCLUSION

Although, IT infrastructure in Yemen is still an unknown phenomenon and the work concludes that this side has not been given much care from authorities in the communication department. In regard to banks and trade companies most of them have the computerized system and have a connection to the Internet. It is concluding that most of companies and banks are still unfamiliar with encryption technology and most of them do not use firewalls to protect the information as-sets that they possess. On other word, protective and preventive tools of security are not widely adapted by business organization in the country. The uses of the web technology-and Internet are still limited and made web services available only to the mid-level managers; the use is also mostly limited to communication and to host some web pages. It is conclude that only few banks adopt ATM services and auto-bankers. Perfect security will never be reached; however, organizations and users will, hopefully, reach a level where everyone can live within this cyber age safely. For business organization, research-ers can conclude that there are three groups of companies in terms of using the technology of computer networking and the Internet:

RECOMMENDATIONS

The work would like to make some recom-mendations that are considered important for government authorities, interested organiza-tions and users of Internet technology in Yemen. The purpose of these recommendations is to make the Internet a meaningful way of doing business for companies and banks located in Yemen. The recommendations are categorized in four areas: increasing the awareness, making

available the necessary infrastructure, easing the financial costing, and minimizing the bureaucratic hurdles. The details are provided in the following paragraphs.

Increasing Awareness - this goal can be achieved by offering opportunities to businesses interested in attending seminars on the Internet, e-business, and training session courses. Encourage the presence of Yemeni companies on the Internet and to participate in community service projects intended to increase Internet awareness and usefulness for improving the business.

Availability of Infrastructure - providing effective and efficient 'net' solutions to Yemeni business will be based on a complete and full infrastructure that covers all e-Services infrastructure components, e-security, Internet banking, ISP infrastructure, digital payment, gateways, Commerce Service Provider (CSP), Application Service Provider (ASP), Shared Processing Centre (SPC) and national Internet backbone.

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06

Skill development, employment opportunities And Indian Economy

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Introduction: -

Indian economy is the twelfth largest economy in the world in terms of the exchange rate of the US dollar. Equality of purchasing power in conclusion, India's economy ranks third in the world and ranked 142 as per the GDP also 124 th by GDP (PPP in 2020). India is the second fastest growing major economy in the world after China. The World Bank classifies India as a low-income economy. 15, January 2018 On the World Economic Forum has published a report of India it was the third largest producer in the world. The Economic Times newspaper dated 16, July 2020 reported on by the India production (manufacturing) major to world in "48 countries in the world the third on the numberis.

India's economy is very diverse. These include agriculture, handicrafts, textile mills, industries, manufacturing, and a variety of services. Yet the major occupation in India is agriculture or agriculture related industry. In the twentieth and twenty-first centuries, with the advancement of computers and technology and information technology in India, as well as the growing number of highly educated and English speaking young people, India is slowly emerging as a country providing services to the outside world. India is the world's largest exporter of highly skilled technology. At the same time,



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Impact of GST on Indian Retail Sector

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Abstract

Usage of GST impacts a country the two different ways, decidedly and contrarily. Overlooking negative viewpoints, positive viewpoints can be mulled over, so as to improve the economy of the nation. So as to measure the Impact the GST we have to hang tight for the time and the Government needs to impart increasingly more about the frameworks. It could be a decent approach to diminish the dark cash and great exertion by the Legislature of India after the Demonetization of the cash in 2016.

Keyword : GST, Indian Retail Sector

Introduction:-

GST is one of the greatest duty changes since autonomy. GST will subsume practically all the roundabout expenses collected by state and focal government and will have a critical effect across enterprises. The administration has proposed four duty sections at 5%, 12%, 18% and 28 % for an alternate kind of things and administrations. The effect of GST on retail part will be sure as it will cut down all out roundabout charges, increment production network proficiency and encourage consistent information charge credit. After usage of GST, state limits will be insignificant from tax collection and documentation perspective. Disappearing state limits will decrease the unpredictability for retailers and increment the circulation reach just as effectiveness.

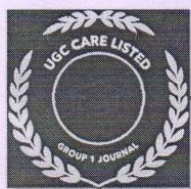
GST represents products and enterprises charge which is a union of practically all the current circuitous duties imposed by focus and state individually. Under the present universe of globalization where each nation is drawing nearer to one another we can't bear to have state hindrances like passage assessment, octroi and street licenses and so forth. A definitive point of GST is to take out every such boundary inside a nation on free progression of merchandise and enterprises alongside consistent accessibility of information charge credit. In India we have double GST model where on all intrastate stockpile of products and ventures CGST and SGST will be charged while on interstate inventory IGST is pulled in.

Now of time it gets imperative to comprehend that the idea of maker, deal, and arrangement of administrations will leave and we will have another assessable occasion called supply. GST will be pulled in on supply everything being equal and administrations aside from alcoholic alcohol for human utilization whether for a thought or even without thought now and again.

Retail Sector in India:-

Quick moving buyer merchandise (FMCG) is the fourth biggest part in the Indian economy. There are three primary fragments in the segment – nourishment and drinks, human services and family unit and individual consideration which represents practically 50% of the area.

FMCG Companies are hoping to put resources into vitality proficient plants to profit the general public and lower costs in the long haul. Developing mindfulness, simpler access, and changing ways of life are the key development drivers for the customer advertise. The emphasis on agribusiness, MSMEs, training, social insurance, framework and business approaches by the Government likewise affect the development of this area.



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Since various items are burdened at various rates under GST, on a full scale level, the normal expense and the last costs that the end client winds up paying have arrived at the midpoint of out post usage of GST, with a few items getting progressively costly (circulated air through drinks, shampoos and so forth.) and others getting less expensive (toothpaste, cleansers and so on.). As the retail part observers uncommon development, India has risen among the most attractive retail goals on the planet. Despite the fact that advanced exchange is developing at 15 to 20% per annum, it has a low sorted out retail infiltration of just 8%. Further, different infrastructural challenges remain. India's financial development and its segment profile make the nation a convincing business case for worldwide retailers arranging a worldwide invasion. The solid financial development is credited to high expendable livelihoods, developing working class impact, expanding singular riches and the nation's huge youthful populace. The undiscovered provincial part and the lesser created Tier II and Tier III urban communities give adequate chances to development. The progression of FDI in single-brand retail and the normal opening-up of FDI in multi-brand retail have produced noteworthy enthusiasm among worldwide retailers.

The Government of India has acquainted changes with draw in Foreign Direct Investment (FDI) in retail industry. The legislature has affirmed 51 percent FDI in multi-brand retail and expanded FDI breaking point to 100 percent (from 51 percent) in single brand retail.

Advantages of GST to the Indian Economy

- Expulsion of packaged aberrant charges, for example, VAT, CST, Service charge, CAD, SAD, and Excise.
- Less expense consistence and a streamlined assessment approach contrasted with current duty structure.
- Evacuation of falling impact of expenses for example expels charge on charge.
- Decrease of assembling costs because of lower weight of expenses on the assembling area.
- Consequently costs of shopper merchandise will probably descend.
- Lower the weight on the regular man for example open should shed less cash to purchase similar items that were exorbitant prior.
- Expanded interest and utilization of products.
- Expanded interest will prompt increment supply.
- Consequently, this will eventually prompt ascent in the generation of products.
- Control of dark cash dissemination as the framework typically followed by brokers and businesspeople will be put to a required check.
- Lift to the Indian economy over the long haul.
- These are conceivable just if the genuine advantage of GST is given to the last purchaser.
- There are different elements, for example, the dealer's overall revenue, that decides the last cost of merchandise.
- GST alone doesn't decide the last cost of products.

Positive Impact of GST on Indian Retail Sector

a. Reduced taxes – In the current tax structure, most of the retail products are subject to 30 % indirect taxes on average. This includes excise duty, VAT, CST, service tax on warehousing, consulting and rent, Octroi and entry tax. The main impact of GST on retailers will be a significant reduction of the tax burden on the retailers.

b. Seamless Input tax credit – In the current tax structure, input tax credit is available on VAT but not available on service tax and import duty. In the proposed GST regime, there will be set off on taxation



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starting from producer's point to the consumer point. GST will make an impact by eliminating the cascading effect of taxes thereby reducing the total tax burden on the retail sector.

c. Increased Supply chain efficiency –Major impact of GST will be on the warehouse networks of retail industries. As CST is abolished, Industries will have no motivation to operate warehouses in each state wherever they operate. This will lead to 20 % – 30 % consolidation of warehouses. Transportation will benefit due to state boundaries becoming insignificant. The long queues and wait time at check posts and state boundaries will be reduced further reducing the lead-time. The impact of GST will be evident on supply chains, as their designs would be efficiency-oriented and not in alignment with the taxation system.

d. Tax on gifts and promotional items – As per the model GST law, any supply without any consideration will attract tax. It is a common practice in Indian retail sector to offer free products for promotion or one plus one free offers. In the current taxation system; these free products, samples and gifts were tax-free. Once GST is implemented, such gifts will also be considered for tax and the retailers would have to rethink their promotional strategy.

e. Better Opportunities & Growth of Retail Market – Upon implementation of GST, analysts predict unification of markets. Thus, biggest of the impacts of GST will be in the widening of potential markets for the retailers. Retailers would be ready to explore markets across diminished boundaries leading to better growth of the retail market.

Negative Impact of GST on Indian Economy

Double Control - GST is being alluded to as a solitary tax assessment framework however as a general rule it is a double expense in light of the fact that both the state and focus both will gather separate duty on a solitary exchange of offer and administration.

Occupant increment of the expense of certain items - The duty rate has been expanded for some items, in this way expanding their expenses. Some segment are at a misfortune Sectors like Textile, Media, Pharma, Dairy Products, IT and Telecom are enduring the worst part of a higher expense. Likewise the cost of products has expanded like adornments, cell phones and Mastercards.

Land Market influenced - Economists are of the sentiment that GST in India has just negatively affected the land advertise. It has indicated 8 percent to the expense of new homes and decreased interest by around 12 percent. There are around 140 nations where GST has just been executed by Australia, Germany, Japan, and Pakistan. India is one of the most steady economies of the world and we have ended up being very proficient at changing in accordance with major financial redesigns.

As the coin has different sides, same route execution of GST impacts a country the two different ways, decidedly and adversely. On the off chance that we overlook the negative perspectives and think about the constructive outcome, at that point it is an approach to lessen the dark cash. GST is having a couple of starting issues, however with time, we will have the option to see the master plan and it will without a doubt bring about a monetary coordination.



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Conclusion:-

There are approx. 140 nations where GST has as of now been executed. A portion of the mainstream nations being Australia, Canada, Germany, Japan, furthermore, Pakistan, to give some examples. Usage of GST impacts a country the two different ways, decidedly and contrarily. Overlooking negative viewpoints, positive viewpoints can be mulled over, so as to improve the economy of the nation. So as to measure the Impact the GST we have to hang tight for the time and the Government needs to impart increasingly more about the frameworks. It could be a decent approach to diminish the dark cash and great exertion by the Legislature of India after the Demonetization of the cash in 2016.

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Dr. A. Nageshwarrao
Mr. Shubham Ambhore

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Causes and Impact of Labour Migration: A Case Study of Marathwada Region

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Introduction:

Migration is shift from a place of residence to another place for some length of time or permanently including different types of voluntary movements. It has great impact on economic, social, cultural and psychological life of people, both at place of emigration as well as of migration (Kaur, 2003). In India the labour migration is mostly influenced by social structures and pattern of development. Uneven development is the main reason of migration along with factors like poverty, landholding system, fragmentations of land, lack of employment opportunities, large family-size and natural calamities. The high-land man ratio, caste system, lawlessness and exploitation at native place speed up the breakdown of traditional socio-economic relations in the rural areas and people decide to migrate to relatively prosperous areas in search of better employment and income. Diversification of economy and increased land productivity in certain areas, rapid improvement in transport and communication means, improvement in education, increase in population pressure and zeal for improving living added momentum to the mobility of population in India (Roy, 2011). Those who migrate to new areas experience certain socio-psychological problems of adjustments with the residents of place of migration.

The relationship between migration and work has been transformed in recent decades. Between 1990 and 2017, international migration flows increased from 153 million to 258 million. Immigration to high-income countries, particularly for work-related purposes, has accounted for the majority of this growth (United Nations, 2017). While there are many drivers of these trends, they have been facilitated in part by labour migration policy changes including the growth of temporary and employer-sponsored visa schemes and the introduction and expansion of cross-border labour mobility zones (Castles et al., 2014). Nevertheless, compared to goods, services and capital, where cross-border trade and movement have been liberalised substantially, there remain considerably greater constraints upon the free movement of labour (McGovern, 2007). Changes to immigration policies, including changes enabling the expansion of migrant labour supply, have produced major political challenges.

Policymakers in many countries have recently struggled to balance the perceived disruptive impacts on jobs and communities with the potential economic benefits. The pivotal role that negative public attitudes towards immigration played in Donald Trump's presidential election in the USA, the Brexit referendum in the UK and the ascent of far-right parties across Europe exemplifies this (Gumbrell-McCormick and Hyman, 2017).

Nonetheless, the institutionalist focus of an employment relations analytical lens brings key advantages for analysing migration and work issues. While these issues have been relatively neglected within employment relations research compared to other disciplines, several employment relations scholars have made important contributions to migration research in particular areas. These include understanding why migrant workers are channelled into particular workforce segments (e.g. Piore, 1979; Waldinger and Lichter, 2003); identifying the reasons for discrimination against migrants in workplaces and the labour market (e.g. Taksa and Groutsis, 2010; Yu, 2019); analysing particular types of management practices in workplaces and industries where migrant workers are concentrated (e.g. MacKenzie and Forde, 2009; Thompson et al., 2013); examining the strategies and policy positions of unions and employer associations towards migrant workers (e.g. Marino et al., 2017; Wright, 2017); and analysing state and community strategies to ensure that migrants' employment rights are enforced (e.g. Clibborn, 2019; Fine and Bartley, 2019).

What explains the association between migrant labour and low-quality work?

The workplace and labour market experiences of migrants are highly diverse. In virtually all countries, migrants are represented across all professional and occupational fields, all industries and all levels of seniority (Bauder, 2006). Human resource management and international business scholarship focuses particularly on highly skilled migrants who are either 'self-initiated expatriates' who move countries of their own volition or else are employed by multinationals and posted to international offices as 'assigned expatriates' (e.g. Andresen et al., 2014; Guo and Al Ariss, 2015; Zikic, 2015).

Since these groups of migrants tend to have a high degree of agency and individual bargaining power, the concerns of this scholarship relate mainly to core human resource management processes among highly skilled migrants, such as remuneration, training, recruitment and selection; outcomes relating to their job performance, employee satisfaction and organisational learning; and issues relating to workplace and social integration amongst workers moving across borders (e.g. Collings et al., 2009). While there are notable exceptions (e.g. Almeida et al., 2012; Turchick Hakak and Al Ariss, 2013), marginalisation and mistreatment of these workers are generally treated as secondary concerns within these fields.

Three approaches to rethinking migrant labour and low-quality work

To account for why migrant labour tends to be associated with low-quality jobs, we need to examine supply-side (or worker-centred), demand-side (or employer-centred) and policy- and institution-related (or state-centred) factors.

Worker-centred accounts

As noted earlier, economic scholarship, particularly that informed by orthodox theories, has dominated research on the intersection of migration and work (McGovern, 2007). Such theories have also had a considerable influence on labour migration policy outcomes, as discussed in the following. This body of research, however, is yet to provide a convincing account for the persistent vulnerability of migrant workers to mistreatment and marginalisation. In recent years, reports of migrant workers being underpaid and poorly treated have increased in countries such as Australia, the USA and the UK (e.g. Berg and Farberblum, 2017; Ram et al., 2017; Weil, 2018). Economic theories, and the policies they inform, tend to suggest that such outcomes are generally the result of an 'information asymmetry between temporary migrant workers and their employers' (Productivity Commission, 2016: 30). This assumes that migrants have less access to information about labour market conditions and their rights under employment law than their employers. From this perspective, addressing this information imbalance is the key to resolving problems of migrant work exploitation.

Theories from employment relations and related fields, such as political economy and socio-legal studies, suggest that there are several factors aside from access to information that affect migrants' working conditions and their position in the labour market. The particular professions and occupations that migrants are qualified for,

and whether these qualifications are recognised in the host country, can affect their opportunities within the labour market (Groutsis, 2003). Migrants who possess specialised and recognised qualifications in demand tend to be more able to find high-quality and high-income employment, and thereby avoid precarious work scenarios unless constrained by other factors including immigration rules, skill recognition procedures, language barriers and discriminatory practices. By contrast, migrant workers without recognised sought-after qualifications tend to have fewer options in the labour market, which is likely to push them towards low-wage, poor-quality jobs (Bauder, 2006; Dauvergne, 2016; Walsh, 2014).

In this context, as Fine and Bartley (2019) discuss in this special issue, new forms of non-traditional collective representation, such as worker centres and community organisations, have emerged to connect with migrant workers in ways that traditional representative structures may inhibit (see also Alberti et al., 2013; Lopes and Hall, 2015). The success of these new organisational forms may be partly due to their resonance with a more diverse workforce who see their identities as constructed primarily through their communities outside of work, rather than at the workplace (Yilmaz and Ledwith, 2017). The article by Yu (2019) in this special issue examines how identity and the related concept of cultural conformity can impact on migrant workers' careers and their inclusion or exclusion at the workplace. There is scope for future research to examine how identity can be mobilised individually and collectively to improve migrant workers' position within the workplace and the labour market.

Piore's theory has influenced subsequent research on the working conditions of migrant workers (e.g. Krings et al., 2011; McCollum and Findlay, 2015; Waldinger and Lichter, 2003). However, Clibborn's (2018) study of international students in Australia identifies a 'third frame of reference' of the peer group of other migrant workers. In this third frame, the prevailing norms regarding acceptable wages and working conditions are not informed directly by those of either the home or the host country, but by what is deemed acceptable within the peer group. Further research is needed to examine whether additional frames of reference exist among other categories of workers, and how these can be potentially identified and harnessed as part of efforts to improve migrant workers' position within the labour market.

Employer-centred accounts

While the characteristics of labour supply are important for understanding the susceptibility of migrant workers to

mistreatment and marginalisation, so too are characteristics of demand. The following discussion focuses on three demand-related characteristics: control, perception and skills.

While useful for assessing supply-side issues, Piore's (1979) application of segmented labour market theory also provides an important perspective on why employers may develop a preference for hiring migrant workers. Piore finds employers who disproportionately recruit migrant workers develop preferences for workers whom they can control in order to reduce or contain unit labour costs. This control may be associated with numerical and temporal flexibility in terms of the ability to hire and fire migrant workers more easily and to adjust working hours in response to changes in production schedules. Migrant workers are more willing to tolerate these conditions, according to Piore, because of their relative lack of alternative options for employment, and because their frames of reference lead to lower expectations compared to other groups of workers, as discussed earlier (Piore, 1979; see also Clibborn, 2018). Subsequent studies have broadly supported Piore's arguments (e.g. Bauder, 2006; McDowell et al., 2008).

Addressing skills shortages is another common theme of research on why employers recruit migrant workers. This is particularly the case among studies of higher skilled migrant labour (e.g. Hawthorne, 2013; Khoo et al., 2007). These skills shortages are typically understood within scholarship and defined in visa regulations in terms of 'hard skills' or the qualifications required for particular professions. Research has also pointed to migrant workers' possession of superior 'soft skills' or interpersonal competencies, such as the ability to communicate or to work constructively with colleagues, to explain employer preferences (e.g. Moriarty et al., 2012).

Other studies indicate that the 'soft skills' employers use to account for their recruitment of migrant workers can be a smokescreen for a desire to recruit workers over whom they can exert control (Ruhs and Anderson, 2010). For instance, a recent study of the hospitality industry found that employer claims of the superior soft skills of migrant workers related to attributes created by the conditions of sponsored temporary visas. These conditions made it difficult for these workers to exercise voice or exit the employment relationship and led employers to perceive them as more loyal (Wright et al., 2019).

State-centred accounts

The state plays a critical role in mediating the intersection between migration and work. There is considerable cross-national variation in immigration

selection rules and procedures established by governments that determine which migrant workers are permitted entry into a labour market (Boucher and Gest, 2018). The relative strength or weakness of national employment laws, labour market institutions and enforcement regimes can be critically important for determining whether migrant workers enjoy the same rights and opportunities as citizens and permanent residents, or whether they are likely to be underpaid at work and marginalised in the labour market (e.g. Fudge, 2014; Lever-Tracy and Quinlan, 1988). The following discussion reviews research on the state's role in mediating the migration-work relationship in terms of the association between migrant labour and low-quality work. In particular, it examines the following themes: the trend towards demand-driven policy; visa rules and residency status; the enforcement of employment laws; the influence of labour market institutions; the gaps between policy objectives and outcomes; and the gendered dimensions of labour immigration policy.

Conclusions

The study has revealed that most of the migrants were in the age of thirties and forties, belonged to general castes with faith in Hindu religion, were mostly illiterates and migrated in the first decade of 21st century. Nearly 62 per cent of the migrants were earning a monthly income of ` 3000-5000. Low wages and rain-fed agriculture in the native place have been found the economic factors leading to migration, while poverty, poor civic amenities, leading a poor life, high aspirations and demonstration effect were social and psychological factors resulting to migration. Before migration, about 23 per cent persons were unemployed and 60 per cent were getting less than 250 days employment per year, but after migration, 41 per cent got more than 300 days of employment and 31 per cent got employment for 250-300 days. As far as income is concerned, before migration 49 per cent migrants were earning less than ` 10000 per annum, while after migration 34 per cent could earn more than ` 50000 and 28 per cent could get between ` 40000 and ` 50000 per annum. Nearly 58 per cent long-term migrants sent 50-70 per cent of their income as remittances back home. A general perception of the farmers regarding migration of labour was that it has resulted in increased supply of labour, decreased wage rates and increased social tension, crime, drug menace and cultural invasion. Despite this, Marathwada farmers preferred migrant labour due to their timely availability, quality of work and low wages. Some farmers preferred local labourers due to their trust worthiness and adjustment for advance payments. Among

various farm operations, migrant labourers were preferred for transplanting of paddy, while for harvesting, threshing, cattle tending, sowing, spraying, hoeing and tractor driving local labourers were preferred by most of the farmers. Also, with migration of labour there was a significant decline in the harvesting charges of wheat, transplantation charges of paddy and annual rates of contract of a permanent labourer.

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Business Activity Selection Strategy of Self Help Group in Marathwada Region

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Abstract

Self Help Groups (SHGs) are playing very important role to improve socio-economic conditions especially in rural areas. After successfully forming groups they bring micro credit and taking up suitable business activities to start entrepreneurship. It generates income which change economic conditions and help to generate social status. Firstly they face problems in selection of business activity because low literacy among group peoples and low market study. This study tries to attempt and analyze the business activity selection strategy of Self Help Groups in Marathwada region and try to find solutions on problems. Self Help Groups (SHGs) are voluntary associations for the poor who come together to improve their socio-economic conditions under certain schemes initiated by the government. After successfully forming Self Help Groups selection of suitable Product/business activities is very important. They must select customer oriented Products as per market need. This study analyzes the marketing strategies regarding product selection of the Self Help groups of Marathwada Region. The study used primary data and secondary data for analysis according to the objective set out in the study. These findings may be useful to Self Help groups and Government or NGOs to know the need of update knowledge and also providing suggestions and recommendations for improvement in training program.

Keywords: Self-help Groups, Products Marketing, Product Selection.

Introduction

To start any to start entrepreneurship first and most important thing is selection of product as per market need, we have to make it as per customer requirement and we have to provide after sells service to customer. First step in the product selection is Gathering and analyzing market information. It's very important function of marketing in product selection to collect require information and analyze it with the help of appropriate tools for require decision. Data collection and analysis of market need and wants is necessary to identify the needs of the customers as well as consumer. Identifying our selected customer and product features is the main key of success of any business. We have to analyze the available opportunity and threats as well as strengths and weaknesses of our product selected.

It's very important for SHGs to take decision of product selection for the success of SHGs business. SHGs should collect require information and analyze it with the help of appropriate tools. SHGs must consider these points while product selection like what to produce when to produce how much to produce and for whom to produced. For SHGs Collection and analysis of market information is not an easy task. But they have to do this fordecision making for product selection and this is the main key of success of any business of SHGs

According to Oxenfeldt Marketing consists of four general activities:

1) Identifying and selecting the type of customer that the business will cultivate, learning his needs and desires. 2) Designing products or services that the firm can sell at a profit inconformity with customer's desires. 3) Persuading customers to buy at the firm's offerings. 4) Storing, moving, and displaying goods after they leave the production site.

SHGs must do the market research for product or service needs. They have to find out products or services current marketing status like their availability, price, features, raw material requirement, potential customer, existing market players, profit margin, marketing place, transportation, advertisement.

The most important is availability of selected product, if our selected product is excess available in market and existing manufacturer are making fulfill the market need so if we select that product sell is difficult in this market. Potential customer is also important term for product

selection in which we have to select or find need for particular class of the people may be particular economical class or same age groups or particular employment class.

Objectives of the research

The objectives of the present study are proposed the following objectives:-

1. To find out businesses activities have been selected by the Self Help Groups in the Marathwada region.
2. To observe the strategy of Self Help groups regarding their products product Selection in Marathwada region.
3. To offer suggestions for the production selection of SelfHelp groups.

Statement of the Problem

Self Help Groups (SHGs) are play important role to improve socio-economic conditions especially in rural areas but it face many marketing problems because low literacy among group peoples. After successfully forming Self Help Groupsselection of suitable Product/business activities is very important. This study try to attempts and analyze the product selection of Self Help Groups and marketing strategy adopted by Self Help Groups in Marathwada region and try to find solutions various factors behind the selection of particular Product/Business activities.

Research Methodology & tools (Approach)

The study used primary data and secondary data for analysis according to the objective set out in the study. Primary data is collected by interview schedule method. Secondary data is collected from websites and subject books, published Government reports, reputed journals, and newspapers. Simple frequency tables and charts were constructed for the purposes of analysis of data. Convenient sampling method is used to select the respondents. The study covered Marathwada Region of Maharashtra state.

Sampling Technique: Simple random sampling is followed since the members areLarge in number; they are randomly selected for data collection.

Sample Size: 200 samples have been collected for the research from the rural and urban area are as of Marathwada Region. The nature of the respondents was SHG members, whichstart entrepreneurship. Following table shows the sample taken for study form Marathwada region.

Data Analysis

1. Business activity have selected by SHGs

There are different businesses activities have been selected by the Self Help Groups in the Marathwada region. Mostly Manufacturing, Trading, Service, Agriculture, Dairy Farming etc. are some examples. Following are some business activities considered for data collection.

Table NO. 01

| Business activity have selected by SHGs | | | | | | | |
|-----------------------------------------|---------------|-------------|------------|------------|------------|------------|------------|
| Sr. No. | Particular | Urban Areas | | Rural Area | | Total | |
| | | F | % | F | % | F | % |
| 1 | Manufacturing | 26 | 26 | 13 | 13 | 39 | 19.5 |
| 2 | Trading | 41 | 41 | 15 | 15 | 56 | 28 |
| 3 | service | 15 | 15 | 04 | 04 | 19 | 9.5 |
| 4 | Agriculture | 01 | 01 | 26 | 26 | 27 | 13.5 |
| 5 | Dairy Farming | 11 | 11 | 35 | 35 | 46 | 23 |
| 6 | Others | 06 | 06 | 07 | 07 | 13 | 6.5 |
| Total | | 100 | 100 | 100 | 100 | 200 | 100 |

Source:-Primary Data

Above table No.-01 shows the various business activities selected by the respondents. There are 39 out of 200 respondents that is 19.5% selected Product Manufacturing as their business activity. Total 56 out of 200 respondents that is 28% selected Trading as their business activity. Total 19 out of 200 respondents that is 9.5% selected Service as their business activity. Total 27 out of 200 respondents that is 13.5% selected Agriculture as their business activity. Total 46 out of 200 respondents that is 23% selected Dairy Farming as their business activity. And 13 respondents out of 200 that is 6.5% are engaged in other different activities.

2. Reason for selection of Product/business activity

Reason for selection of Product/Business is very important for any business. Two main reasons are considered for the data collection that is selection of on the basis Familiarity with the Product/Business activities and on the basis of Market need.

Table NO. 02

| Reason for selection of Product/business activity | | | | | | | |
|---------------------------------------------------|------------------------------------------------|-------------|------------|------------|------------|------------|------------|
| Sr. No. | Particular | Urban Areas | | Rural Area | | Total | |
| | | F | % | F | % | F | % |
| 1 | Familiarity with the product/Business activity | 74 | 74 | 92 | 92 | 166 | 83 |
| 2 | Market need | 26 | 26 | 08 | 8 | 34 | 17 |
| Total | | 100 | 100 | 100 | 100 | 200 | 100 |

Source:- Primary Data

The reason for selection of product/business activity (Table No.02) indicates that majority of respondent's 166 out of 200 that is 83% selection on the basis of Familiarity with the Product/Business activity. About 34 out of 200 that is 17% select Product/Business activity on the basis of market need.

3. Knowledge about market

In the marketing strategy for selection of particular business activities knowledge of market plays vital role. To run our business without the market knowledge is leads to loss in the business. Before starting business we must find out market conditions regarding our business activity.

Table NO. 03

| Knowledge about market is not sufficient | | | | | | | |
|------------------------------------------|----------------------------|-------------|------------|------------|------------|------------|------------|
| Sr. No. | Particular | Urban Areas | | Rural Area | | Total | |
| | | F | % | F | % | F | % |
| 1 | Strongly Agree | 48 | 48 | 63 | 63 | 111 | 55.5 |
| 2 | Agree | 17 | 17 | 8.5 | 8.5 | 32 | 16 |
| 3 | Neither Agree nor Disagree | 05 | 5 | 06 | 6 | 11 | 5.5 |
| 4 | Disagree | 08 | 8 | 04 | 4 | 12 | 6 |
| 5 | Strongly Disagree | 22 | 22 | 12 | 12 | 34 | 17 |
| Total | | 100 | 100 | 100 | 100 | 200 | 100 |

Source:- Primary Data

The Knowledge about market of product/business activity selected by group (Table No.03) indicates that majority of respondent's 111 out of 200 that is 55.5% Strongly Agree and 32 out of 200 that is 16% agree that they don't have sufficient knowledge of market regarding

selected Business activity. About 34 out of 200 that is 17% and 12 out of 200 that is 6% have sufficient knowledge of market.

4. Knowledge about customer

For the selection of particular business activities knowledge about customer is very important. We have to find out our potential customer firstly to decide product quality or type. We have to find out which class of customers we have to target.

Table NO. 04

| Knowledge about customer is not sufficient | | | | | | | |
|--------------------------------------------|----------------------------|-------------|------------|------------|------------|------------|------------|
| Sr. No. | Particular | Urban Areas | | Rural Area | | Total | |
| | | F | % | F | % | F | % |
| 1 | Strongly Agree | 57 | 57 | 61 | 61 | 118 | 59 |
| 2 | Agree | 19 | 19 | 19 | 19 | 38 | 19 |
| 3 | Neither Agree nor Disagree | 06 | 6 | 05 | 5 | 11 | 5.5 |
| 4 | Disagree | 07 | 7 | 05 | 5 | 12 | 6 |
| 5 | Strongly Disagree | 11 | 11 | 10 | 10 | 21 | 10.5 |
| Total | | 100 | 100 | 100 | 100 | 200 | 100 |

Source:- Primary Data

The Knowledge about customers of product/business activity selected by group (Table No.04) indicates that majority of respondent's 118 out of 200 that is 59% Strongly Agree and 38 out of 200 that is 19% agree that they don't have sufficient knowledge of customers for selected Business activity. About 21 out of 200 that is 10.5% and 12 out of 200 that is 6% have sufficient knowledge of customers.

5. Product selection assistance

Government and various NGOs arrange various training programs and gives guidelines for running business and Product selection to the Self Help Groups.

Table NO. 05

| Product selection assistance is not available | | | | | | | |
|-----------------------------------------------|----------------|-------------|----|------------|----|-------|------|
| Sr. No. | Particular | Urban Areas | | Rural Area | | Total | |
| | | F | % | F | % | F | % |
| 1 | Strongly Agree | 48 | 48 | 65 | 65 | 113 | 56.5 |
| 2 | Agree | 22 | 22 | 21 | 21 | 43 | 21.5 |

| | | | | | | | |
|-------|----------------------------|-----|-----|-----|-----|-----|-----|
| 3 | Neither Agree nor Disagree | 03 | 3 | 05 | 5 | 08 | 4 |
| 4 | Disagree | 07 | 7 | 05 | 5 | 12 | 6 |
| 5 | strongly Disagree | 20 | 20 | 04 | 4 | 24 | 12 |
| Total | | 100 | 100 | 100 | 100 | 200 | 100 |

Source:- Primary Data

The Product selection assistance provided by the government or NGOs regarding product/business activity selected by group (Table No.05) indicates that majority of respondent's 113 out of 200 that is 56.5% Strongly Agree and 43 out of 200 that is 21.5% agree that they didn't gate sufficient Product selection assistance for selected Business activity. About 12 out of 200 that is 6% strongly Disagree and 24 out of 200 that is 12% Disagree about Product selection assistance is not available.

Findings and Conclusion

Findings

- 1 There are different businesses activities have been selected by the Self Help Groups in the Marathwada region.
- 2 It is found that most of the Self Help Groups in the Marathwada region about 83% Select Product/Business activity on the basis Familiarity with the Product/Business activities.
- 3 It is observed that most of the Self Help Groups in Marathwada region about 71.5% don't have sufficient knowledge of market.
- 4 Most of the Self Help Groups in the Marathwada region about 78% agree that they don't have enough knowledge of customers in the market.
- 5 It is observed that most of the Self Help Groups in the Marathwada region about 78% agree that they don't get sufficient Product selection assistance.

Suggestions

1. Product selection is first and most important step to start any entrepreneur. We have to select customer oriented product that required in market.
2. SHGs members are facing a Product selection and other problems. To solve these problems SHGs must work with confidence, courage and competitive mind don't depend on Government or NGOs help. They must develop our own system and business.
3. Government should provide market and consumer oriented data to the SHGs. Market conditions and requirement data must be collected by government and NGOs to give the better suggestion to SHGs regarding their Product/Business selection.

4. Self Help Groups in the Marathwada region must collect information of market and consumer before selecting the particular business activity.
5. Market conditions are regularly changes Self Help Groups in the Marathwada region must adopt and change their marketing strategy according to market conditions every time. Also look after competitors and market players in the market.

Conclusion

Selection of suitable Product/business activities is very important. It is observed that SHGs select Product/Business activity based on familiarity with that Product/Business activity rather than market need. They must select customer oriented Products and products as per market need. We have to select product as per market need, we have to make it as per customer requirement and satisfaction. Running SHGs must select product according to market needs. Various government reports and by self-findings SHGs have to find customer need. Make that sale not your known product. Government should provide market and consumer oriented data to the SHGs. Market conditions and requirement data must be collected by government and NGOs to give the better suggestion to SHGs regarding their Product/Business selection

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Marketing Problems Faced by Self Help Group in Marathwada Region

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Abstract

Self Help Groups working in right direction for women empowerment. In the development of economy women empowerment and poverty alleviation two are main obstacle especially in rural India. With the help of Self Help Groups women forms groups for their empowerment and create self-employment, women create small production units and produces products with available skills and local resources. After successfully forming SHGs and selecting suitable Product/business activities members of Self Help Groups are mainly facing problems of marketing their products due lack in marketing knowledge as they first time engaging in marketing. But they doing very good in local market and trying to fight to market leaders, it shows their confidence level and willing power for struggle. This study try to attempts and analyze the marketing problems of Self Help Groups products and marketing strategy adopted by Self Help Groups in Marathwada region and try to find solutions on problems. The study used primary data and secondary data for analysis according to the objective set out in the study. Primary data were collected by interview schedule method a questionnaire is used. Study covers 200 samples respondent from rural and urban area of Marathwada region. These findings may be useful to Self Help groups and Government or NGOs to know the need of update knowledge.

Keywords: Self Help Groups, Products Marking, Marketing problems.

Introduction

Marketing plays very important role in development of any firm as well as economy. This is the marketing era, now a day's marketing is very important than manufacturing. We see so many marketing firms that don't manufacture any item but they sell and make profit of others manufactured items on their brand name. Before two to three decades concept entrepreneur is different we can make any item and sell it in market. But now a days as computation is increased and the make and sell concept changed. Now new system is customer oriented, we have to focus

on customer. We have to make product as per customer requirement and we have to provide after sells service to customer. If we understand and study the basics problems of Self Help Groups related to marketing it would helpful for them to make business strategy.

The meaning of quality of product is changed. Previously quality implies purity of product but now in this era of marketing quality implies much more broad concept it include quality in packing, quality in advertisement, quality in services, quality in customer requirement, quality in timely production and supply, quality in storage and show room, quality in after sales services etc.

American Marketing Association defines "Marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stake holders".

Marketing is process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchanges that satisfy individual and organizational goals. Marketing deals with identifying and meeting human and social needs.

Marketing start with the identification of the need, wants of people and fulfillments of need and wants of people with the intention of profit making. Need and want of people are the primary reason for the process of marketing of any product or service. Marketing is the process to satisfy some of their needs or wants. In simple words the focus of the marketing process is on the satisfaction of the needs and wants of individuals or people. For living food, clothes and shelter are the three main basic needs of human. Needs are basic to human beings and do not relate to a particular product. Basic things which are required for surviving for human is called need, for example food, clothing and shelter. The object or product which satisfies the basic need call wants. Wants may vary from person to person for the same need for example. A basic need for cloth, for may take various forms such as want for pant-shirt or jeans, or tee-shirt or kurta.

After identification of needs of the customer it is marketer or firms or SHGs work to make offers to satisfied customers need as per requirement, the chosen offer may be product or service it depends on the need analysis of customer. SHGs must offer a complete combination of offers as per requirements which satisfies the need of the customer. It may be a product or service, it includes feature of the product quality of the product, size of the product, taste of the product etc.

Objectives of the research

The objectives of the present study are proposed the following objectives:-

1. To find out educational background of Self Help Groups in Marathwada Region.
2. To Find the Marketing Problems faced by Self Help Groups in Marathwada Region.
3. To offer suggestions for the better marketing performance of Self Help Groups.

Statement of the Problem

After successfully forming SHGs and selecting suitable Product/business activities, the members of Self Help Groups are mainly facing problems of marketing their products. Because they are first time engaging in marketing and low literacy. They also have low adequate marketing infrastructure and don't have marketing strategy. Due to lack in marketing the those products remains confined to the local markets. This result in low sales and getting loss in the business and the SHGs members disappoint about business. This study tries to attempt and analyzes the problems and prospects of SHGs marketing their products.

Research Methodology & tools (Approach)

The study used primary data and secondary data for analysis according to the objective set out in the study. Primary data is collected by interview schedule method. Secondary data is collected from websites and subject books, published Government reports, reputed journals, and newspapers. Convenient sampling method is used to select the respondents. The study covered Marathwada Region of Maharashtra state.

Sampling Technique: Simple random sampling is followed since the members are Large in number; they are randomly selected for data collection.

Sample Size: 200 samples have been collected for the research from the rural and urban area are as of Marathwada Region. The nature of the respondents was SHG which start entrepreneurship. Following table shows the sample taken for study from Marathwada region.

Data Analysis

1. Literacy of group Members

Literacy play very important role in today's any business activities. Data is collected and on percentage basis in four class of literacy levels of group members head person or most literate person in the group. Four classes are illiterate, literate 1st standard to 10th standard, 11th to 12th standards and graduate and above.

5. Product is Not up to customer satisfaction

Customer satisfaction plays vital role in any business. Product must be customer oriented otherwise we can't survive in the market.

Table NO. 05

| Product is Not up to customer satisfaction | | | | | | | |
|--------------------------------------------|----------------------------|-------------|-----|------------|-----|-------|------|
| Sr. No. | Particular | Urban Areas | | Rural Area | | Total | |
| | | F | % | F | % | F | % |
| 1 | Strongly Agree | 56 | 56 | 49 | 49 | 105 | 52.5 |
| 2 | Agree | 28 | 28 | 34 | 34 | 62 | 31 |
| 3 | Neither Agree nor Disagree | 05 | 5 | 03 | 3 | 8 | 4 |
| 4 | Disagree | 04 | 4 | 09 | 9 | 13 | 6.5 |
| 5 | strongly Disagree | 07 | 7 | 05 | 5 | 12 | 6 |
| Total | | 100 | 100 | 100 | 100 | 200 | 100 |

Source:- Primary Data

A Product up to customer satisfaction (table No.05) indicates that majority of respondent's 105 out of 200 that is 52.5% Strongly Agree and 62 out of 200 that is 31% agree that they don't make product up to customer satisfaction. About 13 out of 200 that is 6.5% and 12 out of 200 that is 6% make product up to customer satisfaction.

6. Selection of Media is difficult for Advertisement

Due to advertisement customer knows our product, product features, product range, product quality. In advertisement we have to select proper media channel to reach our potential customer.

Table NO. 06

| Selection of Media is difficult | | | | | | | |
|---------------------------------|----------------------------|-------------|-----|------------|------|-------|------|
| Sr. No. | Particular | Urban Areas | | Rural Area | | Total | |
| | | F | % | F | % | F | % |
| 1 | Strongly Agree | 48 | 48 | 65 | 32.5 | 113 | 56.5 |
| 2 | Agree | 17 | 17 | 13 | 13 | 30 | 15 |
| 3 | Neither Agree nor Disagree | 05 | 5 | 06 | 6 | 11 | 5.5 |
| 4 | Disagree | 09 | 9 | 07 | 7 | 16 | 8 |
| 5 | Strongly Disagree | 21 | 21 | 09 | 9 | 30 | 15 |
| Total | | 100 | 100 | 100 | 100 | 200 | 100 |

Source:- Primary Data

A Selection of Media is for advertisement(table No.06) indicates that majority of respondent's 113 out of 200 that is 56.5% Strongly Agree and 30 out of 200 that is 15% agree that they have difficulty in selection media. About 16 out of 200 that is 8% and 30 out of 200 that is 15% select proper media.

7. Marketing assistance is not available

Government and various NGOs arrange various training programs and gives guidelines for running business. Training regarding manufacturing, funds managing, record keeping, marketing.

Table NO. 07

| Marketing assistance is not available | | | | | | | |
|---------------------------------------|----------------------------|-------------|-----|------------|-----|-------|------|
| Sr. No. | Particular | Urban Areas | | Rural Area | | Total | |
| | | F | % | F | % | F | % |
| 1 | Strongly Agree | 46 | 46 | 63 | 63 | 109 | 54.5 |
| 2 | Agree | 19 | 19 | 21 | 21 | 40 | 20 |
| 3 | Neither Agree nor Disagree | 05 | 5 | 05 | 5 | 10 | 5 |
| 4 | Disagree | 09 | 9 | 06 | 6 | 15 | 7.5 |
| 5 | strongly Disagree | 21 | 21 | 05 | 5 | 26 | 13 |
| Total | | 100 | 100 | 100 | 100 | 200 | 100 |

Source:- Primary Data

The Marketing assistance provided by the government or NGOs regarding product/business activity selected by group (Table No.07) indicates that majority of respondent's 109 out of 200 that is 54.5% Strongly Agree and 40 out of 200 that is 20% agree that they didn't gate sufficient Marketing assistance. About 26 out of 200 that is 13% strongly Disagree and 15 out of 200 that is 7.5% Disagree about Marketing assistance is not available.

Findings and Suggestions

Findings

1. It is vivid that most of the SHGs members are up to 12th qualified. Graduate and above qualified members are less. The urban area has more qualified SHGs members than rural area.

2. It is observed that most of the SHGs about 93.5% have good relation with the public and this is very strong point in their business.
3. It is found that most of the Self Help Groups in the Marathwada region about 83% Pattern of doing the business as individual group. Product is not with attractive features
4. It is observed that most of the Self Help Groups in the Marathwada region about 82.5% agree that their product is not with attractive features.
5. It is found that most of the Self Help Groups in the Marathwada region about 83.5% agree that Product is not up to customer satisfaction.
6. It is observed that most of the Self Help Groups in the Marathwada region about 71.5% agree that they face difficulty in selection of media for advertisement.
7. It is observed that most of the Self Help Groups in the Marathwada region about 74.5% agree that they don't get sufficient marketing assistance.

Suggestions

1. Technology and innovation are important rôle in marketing and manufacturing. SHGs members must be adopt new technology and business technics to survive in this marketing era.
2. Government should start market and consumer oriented marketing training centers for the SHGs in Marathwada region. Training sessions must be divided by topics as advertisement, customer identification, packaging, production, record keeping.
3. SHGs have good relation with people they can use these relations to find customers need and promote their products.
4. SHGs can work groups joined together rather than single group it helps each other to find customer and making chain of product for fulfilling market need.
5. SHGs must make their product with attractive packaging.
6. SHGs must select proper advertising media which reach to their potential customer.
7. SHGs must take update on customer satisfaction after sales their product and collect regular data for any update.

Conclusion

This study gives clear picture of marketing problems faced by SHGs in Marathwada region. Even they are less qualified they start the entrepreneurship shows their desire and confidence level. SHGs not only making business they also generating employment in rural area. Government and NGOs must take measures to improve their conditions through training and other various schemes for the development of women and rural and urban poor peoples.

SHGs have some positive points in marketing their products like they are good public relations they can use this for their business. SHGs must adopt new marketing methods to market their products. SHGs are good in manufacturing of their product but in marketing lagging behind because they are first time engaging in marketing. If they are adequately trained with marketing knowledge, they can excel and in turn take our economy a global leader in this current situation of globalization.

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