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IMPACT OF THE TAX PROPOSALS IN THE UNION BUDGET FOR 2016-17 ON INDIVIDUAL INCOME TAX ASSESSEES: AN ANALYSIS

DR. DHANANJOY RAKSHIT
PROFESSOR & HEAD
DEPARTMENT OF COMMERCE
SIDHO KANHO BIRSHA UNIVERSITY
PURULIA

ABSTRACT

The Finance Minister has placed his Budget Proposals in the Lok Sabha on 29th February, 2016. Among various proposals in the Budget for the year 2016-17, the proposals relating to direct tax particularly in the area of income tax are very important to the tax payer individuals. In the present article, an attempt has been made to analyse the impact of some major proposals of the Finance Minister relating to income tax provisions on Individual Assesseees. In respect of each of these proposals discussions and analyses have been made. It is observed that the FM is not so pleased with the salaried individuals who are considered as more or less honest tax payers but he is very much pleased with the dishonest black money holders of our country who have accumulated black money of crores of rupees over a number of years and now the FM has given them the golden opportunity to convert their accumulated black money into white money just paying tax @ 45 per cent and without any harassment by the Government. The present researcher is of the opinion that instead of being kind to the gigantic tax evaders, the government should have used its enforcement machinery stringently to compel them to comply with the tax laws of our country.

STRESS MANAGEMENT: A SPECIAL FOCUS ON SOFTWARE EMPLOYEES IN TWIN CITIES OF HYDERABAD & SECUNDERABAD

K.SRI RANGA LAKSHMI

ASST. PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
SRIDEVI WOMEN'S ENGINEERING COLLEGE
HYDERABAD**

B. SUBBA RAO

PROFESSOR & HEAD

**DEPARTMENT OF MANAGEMENT STUDIES
SRIDEVI WOMEN'S ENGINEERING COLLEGE
HYDERABAD**

B. SUDHAKAR REDDY

ASST. PROFESSOR

**DEPARTMENT OF MANAGEMENT STUDIES
SRIDEVI WOMEN'S ENGINEERING COLLEGE
HYDERABAD**

ABSTRACT

Stress is a part of day-to-day living of every individual. The college students may experience stress in meeting the academic demands, people on the job, business men may suffer stress to reach office in time and to complete the projects on time and even the house hold ladies may experience stress in managing the home affairs and to look for the maid servant. The reasons for the stress differ from person to person. Highly complex and stress-laden workplaces present challenges to organizational leaders as they are faced with the task of managing the workforce while concurrently maintaining commitment and morale. The stress people experience should not be necessarily treated as harmful. An optimum amount of stress can always act as an energizer or motivator and propel people to apply the efforts and complete the work. But a high level of Stress can be a serious threat to the personality traits of the individual and can cause physiological and social problems. Thus the main aim of this article is to bring the level of stress in software employees in general and twin cities of secunderabad and Hyderabad, Telangana State, India, in particular. By this survey 60percent of software employees in Hyderabad under stress occasionally. Married women and single mothers in software field are facing stress to balance work life. Due to stress the software employees are facing health problems like obesity, heart problems diabetes and infertility problems for females.

AN EMPIRICAL STUDY ON RELATIONSHIP OF SUPERVISION, INNOVATION & CHANGE AND CUSTOMER SERVICE (ORGANIZATIONAL CLIMATE) WITH RESILIENCE

**PAYAL SHARMA
ASST. PROFESSOR
ACROPOLIS TECHNICAL CAMPUS
INDORE**

**DR. INDU BHARGAVA
PROFESSOR & HEAD
DEPARTMENT OF MANAGEMENT
SUSHILA DEVI BANSAL COLLEGE OF TECHNOLOGY
INDORE**

ABSTRACT

Positive psychological resources had emerged as a new competitive advantage to leverage upon among organizations. Resilience is one such positive psychological resource. Relationship of resilience with supervision, innovation & change and customer service, which were taken to represent organizational climate in the present study would pave way to develop sustainable competitive advantage for future organizations. This study is an attempt to explore the relationship of supervision, innovation & change and customer service (organizational climate) with resilience. Results of sample drawn from employees of information technology sector depict positive correlation of resilience with supervision, innovation & change, and insignificant correlation with customer service. Results also support another hypothesis of the study that resilience puts significant impact on supervision, innovation & change, and insignificant impact on customer service. Implications and findings of the study conclude the paper.

CORPORATE SOCIAL RESPONSIBILITY AND GOVERNANCE

**SUMAIYA FATHIMA
PRINCIPAL
BET SADATHUNNISA COLLEGE
BISMILLAHNAGAR, BENGALURU**

ABSTRACT

Corporate governance is the system of rules, practices and processes by which a company is directed and controlled. Corporate governance essentially involves balancing the interests of the many stakeholders in a company - these include its shareholders, management, customers, suppliers, financiers, government and the community. The Corporate Governance framework is to encourage the efficient use of resources and equally to require accountability for the stewardship of those resources, being Socially Responsible means that people and organizations must behave ethically and with sensitivity toward social, cultural, economic and environmental issues. Striving for social responsibility helps individuals, organizations and governments have a positive impact on development, business and society with a positive contribution to bottom-line results. Corporate social responsibility ('CSR') is often associated with hopes for improved corporate governance. As understood conventionally, however, CSR is conceptually incoherent, practically unworkable, and wholly unjustified. To be compatible with corporate governance, 'CSR' needs to be understood not as Counterproductive Stakeholder Regimentation, but as Conscientious Stakeholder Responsibility.

COMPARATIVE ANALYSIS OF MEDICAL TOURISM IN KOLKATA WITH OTHER METROPOLITAN CITIES IN INDIA

DR. ISITA LAHIRI
PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
UNIVERSITY OF KALYANI
KALYANI

SWATI PAL
ASST. PROFESSOR
CENTRE FOR MANAGEMENT STUDIES
JIS COLLEGE OF ENGINEERING
KALYANI

ABSTRACT

Medical Tourism is a concept that encompasses and adjoins two types of service sector viz. Medical treatment along with Tourism to various destinations of the host country. Medical tourism is the act of travelling to another nation for availing treatment of international standards at a cost which is otherwise very costly while having leisure tours to various attractive sites of the host country at the same time. Medical tourism is a sector which has not yet been explored to its optimum level in India. Kolkata or Calcutta, the capital of West Bengal, popularly known as 'The City of Joy' being remembered for its rich cultural heritage, is an important commercial, cultural, and educational centre of East India. Considering its proximity to Bangladesh, Nepal, and Bhutan as well as making its mark in Top 10 States of receiving foreign and domestic tourists, the pertinent study presents the scope and opportunities of Medical Tourism in Kolkata. The authors present a comparative analysis between Kolkata and other metropolitan cities with respect to different parameters like Foreign and Domestic Tourist arrivals (FTAs and DTAs), number of hospitals, number of Joint Commission International (JCI) accredited hospitals, number of National Accreditation Board for Hospitals & Health Care Providers (NABH) accredited hospitals, number of blood banks, cost of living and so on. Based on various literatures available, this paper focuses on identifying the scope and opportunities of medical tourism in Kolkata through SWOT (Strength, Weakness, Opportunity, Threat) analysis.

AN EVALUATIVE STUDY ON FINANCIAL PERFORMANCE OF DISTRICT CO-OPERATIVE CENTRAL BANKS IN INDIA

D. VARALAKSHMI
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE & MANAGEMENT STUDIES
ANDHRA UNIVERSITY
VISAKHAPATNAM

P. VENKATESHWARLU
PROFESSOR
ANDHRA UNIVERSITY
VISAKHAPATNAM

ABSTRACT

Co-operation means working together. Co-operative banking is retail and commercial banking is organized on a co-operative basis. Cooperative banking system is a network of financial institutions formed by the voluntary association of members for mutual help. Cooperative banks and credit societies perform mainly banking services within the precisely defined framework of noble principles. Just like commercial banks, they accept all types of deposits and lend loans of different types usually to farmers and rural traders. The present paper attempts to examine the growth of DCCBs in India through selective indicators, it analyzes the Deposits, Credits and C/D Ratios of DCCBs. This paper also studies the growth of investment, working Capital and Cost of Management position in DCCBs. To achieve the objectives of the paper, data has been collected from various secondary sources and analyzed by using various statistical tools.

AN EMPIRICAL STUDY ON TRAINING AND DEVELOPMENT PRACTICES IN REGIONAL RURAL BANKS WITH SPECIAL REFERENCE TO PRATHAMA BANK

**JANKI
COORDINATOR
GLOBAL INSTITUTE OF PROFESSIONAL EDUCATION
MORADABAD**

ABSTRACT

Every organization needs to have well trained and experienced people to perform the activities that have to be done. In fact, it is the application of knowledge. It gives an awareness of rules on procedure to guide their behavior & to improve their performance on their current job & prepare for an intend job. In an organization terms, it is intended to equip a person to earn, promotions and hold to greater responsibility. In an organization changing, employee training & development not only an activity that is desirable but also a activity that an organization must committed resources to if it is to maintain a viable and knowledgeable work force. Any training would be considered to be successful only when the knowledge gain by the participants is transferred to the job performance. Training evaluation consists of feedback, Research, Control, Power and intervention. Motivation, Reinforcement & practices are other important factors considered as the principle of Training & Development. In present context Training & Development is a need for a organization because it impart basic knowledge & skills to assist person more effective, to build a line, a competent people, to reduce supervision, Time & to ensure the economic output of the required ability. In short it promotes individual and collective moral, responsibility & Quality improved.

A STUDY ON CONSUMER BEHAVIOR FOR BRANDED APPARELS IN BANGALORE

SHEETAL MAHENDHER
ASST. PROFESSOR
MOUNT CARMEL INSTITUTE OF MANAGEMENT
BANGALORE

MARIA BOALER
ASST. PROFESSOR
MOUNT CARMEL INSTITUTE OF MANAGEMENT
BANGALORE

ABSTRACT

Propelled by steady rise in income levels and greater penetration of organized retail, India's branded apparel market is expected to grow strongly in the next few years. Branded apparels would grow at a much stronger pace, driven by increased presence of organized retail, rising disposable incomes, changing demographics and increasing brand consciousness. The Indian textiles industry is set for strong growth, buoyed by both strong domestic consumption as well as export demand. The industry is expected to reach US\$ 220 billion by 2020. With consumerism and disposable income on the rise, the retail sector has experienced a rapid growth in the past decade with several international players like Marks & Spencer, Guess and Next having entered the Indian market. The organised apparel segment is expected to grow at a compound annual growth rate (CAGR) of more than 13 per cent over a 10-year period. A decade ago, the corresponding percentage would probably have been closer to 25 per cent, in such a scenario a clear understanding of preferences of consumers will help the marketer to attract and maintain their target consumer group. The purpose of this study is to examine Indian consumers buying behavior of branded apparel and deeply understand the key factors of branded clothing which influence consumers' involvement towards stylish branded clothing. A survey was conducted among general consumers aged between 18-35 to obtain empirical evidence by using questionnaire and statistical techniques.

PROBLEMS OF SMALL SCALE INDUSTRY IN PUNJAB

**MONICA GUPTA
ASST. PROFESSOR
ITFT COLLEGE
CHANDIGARH**

ABSTRACT

In Punjab, small-scale industries occupy an important place, because of their employment potential and contribution to total industrial output. They also help in resource utilization and further help to promote changes in a gradual and phased manner. Government has taken a number of steps to promote them, However, with the recent measures, small-scale industries face certain problems like the industry does not have skilled manpower, the shortage of migrant labor in Punjab, Inadequate credit assistance, Irregular supply of raw material, Lack of machinery and equipment, expensive and inadequate power supply, Competition from large-scale units, high degree of obsolescence and high rate of sales tax. In this paper an attempt is made to overcome these problems. In this context certain suggestions are given so as to solve the above problems. If we look at the current Indian scenario there are many problems which are being faced by Indian small scale industry but the focus of this research paper is laid down only on the problems which are being currently faced in the state of Punjab.

MERGERS AND ACQUISITIONS IN INDIA AND ITS LONG TERM IMPACT ON SHAREHOLDERS WEALTH

AMISH BHARATKUMAR SONI
ASST. PROFESSOR
GLS UNIVERSITY
AHMEDABAD

ABSTRACT

In this study I had done the analysis in two part: First trend analysis (2004 to 2015); Second Long term view shareholders wealth analysis. To know the long term perspective for shareholder's wealth I had done the fundamental analysis of 5 companies from the year 2004 and 5 companies from the year 2005) and see the effect post merger on the acquiring company with the tools of fundamental analysis.

CHALLENGES FOR ORGANIZED RETAILING IN INDIA

VEENU JAIN
ASST. PROFESSOR
DEPARTMENT OF COMMERCE & MANAGEMENT
KAMLA LOHTIA SANATAN DHARAM COLLEGE
LUDHIANA

ABSTRACT

After the entrance of ecommerce in India, the phase of retail industry has changed drastically. Retailing is the interface between the producer and the individual consumer buying for personal consumption. This excludes direct interface between the manufacturer and institutional buyers such as the government and other bulk customers. The Indian Retail sector has come off age and has gone through major transformation over the last decade with a noticeable shift towards organised retailing. The retail market is expected to reach a whopping Rs. 47 lakh crore by 2016-17, as it expands at a compounded annual growth rate of 15 per cent, according to the 'Yes Bank - Assocham' study. The retail market, (including organised and unorganised retail), was at Rs. 23 lakh crore in 2011-12. According to the study, organised retail, that comprised just seven per cent of the overall retail market in 2011-12, is expected to grow at a CAGR of 24 per cent and attain 10.2 per cent share of the total retail sector by 2016-2017.

MAKE IN INDIA: AN AMBITIOUS PROJECT TO REVIVE INDIAN ECONOMY

**YOGITA SHARMA
ASST. PROFESSOR
PG DEPARTMENT OF COMMERCE
BANARSI DASS ARYA GIRLS COLLEGE
JALANDHAR CANTT.**

ABSTRACT

Make in India is one of the major campaigns started by the Prime Minister of India, in September, 2014, the main objective of which was set manufacturing units and to increase the export rate and lower the import rate in India with the help of foreign investors. Requirement of skilled labor, ease of doing business, good infrastructure and low manufacturing cost are some basic Pre-requisites for the success of the Make in India campaign. In this review article the major challenges in the way of the campaign such as political stalemate, role of Indian states in the implementation of the concept, taxation, provision of basic and better infrastructure, power supply, skilled manpower, reduced and easy paper work for getting relevant permissions etc. are discussed. Further, some major and recent breakthroughs and achievements in some of the sectors including automobile, aviation, defence, construction, tourism and hospitality of Make in India campaign are also reviewed.

MAKE IN INDIA: OPPORTUNITIES AND CHALLENGES

**JASMINE KAUR
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
SGND KHALSA COLLEGE
UNIVERSITY OF DELHI
DELHI**

ABSTRACT

Manufacturing sector is the backbone of any economy. It fuels growth, productivity, employment, and strengthens the agricultural sector and the service sector. With, the gradual slowdown of the world economy and slowing down of consumption demand, it is pertinent to strengthen the country's manufacturing export growth by overcoming the bottlenecks of high cost of capital, lack of economies of scale, inflexible labour laws, inadequate infrastructure, lack of branding, trade barriers etc. Through this paper, I attempt to identify the problems faced by the manufacturing sector in the first part of the paper. In the second part of the paper I critically examine the newly launched Make in India initiative and analyse its strength, weakness, opportunity and threat. And try to find out whether the efforts of the government to make manufacturing a key engine for India's economic growth are giving fruitful results.

EMOTIONAL BRANDING AS A TOOL TO SALVAGE TRUST AND CONFIDENCE OF CUSTOMER IN INDIAN PACKAGED FOOD INDUSTRY

DR. RUPESH MALIK
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
N. C. COLLEGE OF ENGINEERING
ISRANA

ABSTRACT

The brand preference and buying decisions of modern customers are not influenced by rationality alone rather their decision making process is greatly influenced by emotional needs. Even the big established brands try to knot the customer with their brands at an emotional level. Acquiring a new customer is not sufficient for the marketer the key to success lies in retaining the current customers through long lasting relationship and gaining new. Some changes in the external environment cause distrust among customers towards specific brands, that results in a great loss in the form of falling sales and profit of such organizations. In order to regain that lost trust and confidence, brands need to generate emotions towards the actual product that they offer. This paper is an effort to find out the association between demographic factors (age, gender & education) and emotional attachment with the brand advertisement. Further the paper will try to explore the relevance of emotional branding as a tool to counter negative repercussion and regain customer trust & confidence in the brand (Specific case of Maggie noodles is taken here to represent packaged food industry in India.)

PRE-MERGER AND POST-MERGER ANALYSIS OF FINANCIAL PERFORMANCE OF TARGET COMPANY - A CASE STUDY

ASHISH V. DONGARE
RESEARCH SCHOLAR
RTM NAGPUR UNIVERSITY
NAGPUR

DR. ANAND MULEY
ASST. PROFESSOR
J. M. PATEL COLLEGE
BHANDARA

ABSTRACT

This study has been undertaken for Pre-merger and Post-merger analysis of financial performance of target company. This paper is an attempt to understand the impact of merger of MEL with SAIL on the financial performance of MEL/CFP. For the purpose of this study, eight ratios representing the categories of ratios such as liquidity ratios, solvency ratios, activity ratios and profitability ratios of the target company i.e. MEL/CFP are calculated for analyzing the pre-merger and post-merger analysis of financial performance. The four years before the merger and four years after the merger is taken for this study and impact of merger is studied using the t-test. In the study it is concluded that post-merger, there is no significant impact on current ratio and operating cycle ratio whereas there is significant impact on quick ratios and asset turnover ratio. It is also concluded that there is no significant change in both the solvency ratios i.e. debt to asset ratio and interest coverage ratio of the MEL/CFP. Further, no positive change in profitability of the MEL after merger is found.

HOW ORGANIZATIONAL STRUCTURE AIDS BUSINESS PERFORMANCE

MUSIBAU AKINTUNDE AJAGBE

HEAD

DEPARTMENT OF MANAGEMENT

RITMAN UNIVERSITY

IKOT EKPENE

NKAM MICHAEL CHO

RESEARCH SCHOLAR

DEPARTMENT OF BUSINESS ADMINISTRATION & SUSTAINABILITY

ICT UNIVERSITY

CAMEROON

EKANEM EDEM UDO UDO

SR. LECTURER

DEPARTMENT OF MANAGEMENT

UNIVERSITY OF CALABAR

CROSS RIVER STATE

OJOCHIDE FRED PETER

ASST. LECTURER

DEPARTMENT OF BUSINESS MANAGEMENT

COVENANT UNIVERSITY

OTA

ABSTRACT

This paper examined how organizational structure aids business performance. Existing studies have shown that it is nearly impossible for an organization to exist without a defined organizational structure. Studies also revealed that the main purpose of organizational structure is the division of work among members of the organization, and the co-ordination of their activities so they are directed towards the goals and objectives of the organization. The sources of data used for this research are from secondary sources. The secondary sources are from journals and conference articles, the internet, newspapers, magazines and textbooks. This research found that organizational structure has a significant impact on the performance of business organizations. Hence, the researchers recommend that business organizations should endeavor to develop a properly defined structure for the organization so as to achieve set objectives.

AUDIT PRACTICES AND PROBLEMS ON SELECTED SAVING AND CREDIT COOPERATIVES IN SOUTH WOLLO ZONE, AMAHARA NATIONAL REGIONAL STATE

MESELE KEBEDE
LECTURER
DEPARTMENT OF ACCOUNTING & FINANCE
COLLEGE OF BUSINESS & ECONOMICS
WOLAITA SODDO UNIVERSITY
SODDO

ABSTRACT

The people faces audit problems particularly the selected saving and credit cooperatives and other external users. Number of recommendation are given for the the auditors to know their weaknesses and strength in order to take improvements for their future careers like Signal to their audit teams that providing high quality audit services is a top audit priority and that the office does not view such services as a commodity; the office can do this by emphasizing the importance of audit quality in training programs and annual performance re-views, Encourage all personnel to maintain an attitude of professional skepticism that focuses on the importance of the auditor's role in protect-ing the public interest and maintaining strong capital markets. Beside to this the number of auditors with sufficient training in each sub Woreda should increases in order to balance the number of co-operatives so that there are graduated students those who have taken the course cooperative accounting along with its legal system, therefore, the government has to train this manpower collaborate with cooperatives to solve the challenges. Cooperatives have to prepare their financial statement on time through cooperative accounting system that focus on transactions. It should provide a complete audit or transaction trial for each transaction.

HYGIENE, SANITATION AND FOOD SAFETY - KNOWLEDGE AND PRACTICES AMONG FOOD HANDLERS WORKING IN RESTAURANTS AND FAST FOOD CENTERS IN TIRUPATI & TIRUMALA

D VANDANA
RESEARCH SCHOLAR
DEPARTMENT OF HOME SCIENCE
SRI VENKATESWARA UNIVERSITY
TIRUPATI

D. L. KUSUMA
PROFESSOR (RETD.)
DEPARTMENT OF HOME SCIENCE
SRI VENKATESWARA UNIVERSITY
TIRUPATI

ABSTRACT

Tirumala and Tirupati are world Famous Pilgrim centres in Andhra Pradesh, India. Tirupati, the Gate Way of Tirumala, the abode of the famed "Lord Venkateswara" attracts around 3 Lakh Pilgrims, and Visitors of Domestic and International and minimum of one lakh everyday. Besides pilgrim centres, Tirupati a centre of hosting several Educational Institutions and Small Scale Industries and their is a dire need for the study. In this descriptive study, food handlers working in Restaurants and Indian Fast Food Centres in Tirupati and Tirumala town area of Andhra Pradesh, were selected for the sample. To Assess the knowledge and practices among food handlers working in Restaurants and Fast Food Centres. Of the total respondents, Restaurants of Tirupati and Tirumala Scored moderate values 70% and 67.2% in the practices towards Hygiene Sanitation, and Food Safety to the maximum of cleaning of floors, ventilation, temperature control at storage at preparation where as in Fast Food Centres of Tirupati and Tirumala scored minimum values i.e., 30.0% and 16.4%. The Fast Food Centres where not given much priority to Hygiene Sanitation, and Food Safety Practices in anyway. Restaurants showed moderate Practices and where as Fast Food Centres showed poor practices in both areas. The findings suggest an overall deficiency in the standards and practices by food handlers in Fast Food Centres of in both locations.

UNDERSTANDING THE MODELS OF CUSTOMER EXPERIENCE

**SAAKSHI BHANDARI
RESEARCH SCHOLAR
DELHI SCHOOL OF ECONOMICS
DELHI UNIVERSITY
NEW DELHI**

ABSTRACT

Customer experience is emerging as the new-age differentiator. There has been a paradigm shift of focus from developing product brands to building customer relationships to creating and delivering engaging and compelling customer experiences. Customer experience recognizes a customer as more than just a rational being, seeking fulfillment of his hedonic, emotional and sensory aspirations. The existing literature highlights various pre-requisites and challenges in developing a robust scale for measurement of customer experience. This paper attempts to understand the existing models of customer experience to develop an insight into the measurement of this construct.

A STUDY ON WOMEN ENTREPRENEURS IN MICRO ENTERPRISES

S. JENCY
RESEARCH SCHOLAR
ST. BERCHMANS COLLEGE
CHANGANASSERY

A. SINIYA
STUDENT
FATIMA MATA NATIONAL COLLEGE
KOLLAM

ABSTRACT

Organising women through self help group and equip them to undertake income generating activity through the formation of micro enterprises have created an economic revolution in the country. Emergences of women entrepreneurs and beginning of micro enterprises development have followed from these achievements. Micro enterprises foster the economic status of women as an effective means to eradicate poverty. Women entrepreneurs in micro enterprises are contributing a lot in rural development and growth of the economy but their potential is still untapped. Right effort from multi direction is required in the development of women entrepreneurs. The micro entrepreneurship is strengthening the women empowerment and removes gender inequality. In modern society women have stepped out of the house to participate in all sort of economic activities. Today with the growth of micro enterprises, many women have plunged into entrepreneurship, but they are facing many obstacles especially in the finance and marketing of their product. This study is related to find out the growth and problem (especially financial and marketing) faced by women in micro enterprises and to what extent they are aware about the government schemes to support the entrepreneurs in Kollam. The sample frame used in this study is simple random sampling. Questionnaire were prepared and applied to relevant entrepreneurs for collecting data. It was found that none of the respondent was fully aware about the government support scheme. This indicates a controversy on the opinion that incentive of the government is inadequate. This shows that there is an absence of sufficient information system to make awareness about the government support scheme.

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