

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 3130 Cities in 166 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

| Sr. No. | TITLE & NAME OF THE AUTHOR (S) | Page No. |
|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|
| 1. | DETERMINANTS OF REAL ESTATE MARKETING: AN EMPIRICAL STUDY ON SELECTED REAL ESTATE MARKETERS IN ADDIS ABABA, ETHIOPIA <i>DR. GETIE ANDUALEM IMIRU</i> | 1 |
| 2. | A STUDY ON PROBLEMS AND PROSPECTS OF TEA GROWERS WITH PARTICULAR REFERENCE TO NILGIRIS DISTRICT (TN) IN INDIA <i>DR. G. KAVITHA & M. JAMUNA RANI</i> | 7 |
| 3. | A STUDY ON THE CHALLENGE FOR ARTISANS OF CONCH SHELL INDUSTRY IN WEST BENGAL <i>ANAMITRA PAUL & SEBAK KUMAR JANA</i> | 11 |
| 4. | A CHRONOLOGICAL STUDY ON EMERGENCE OF PRIVATE LABEL BRANDS IN INDIAN ORGANIZED RETAIL <i>AJAY SINGH & DR. NRIPENDRA SINGH</i> | 15 |
| 5. | MUTUAL FUNDS IN INDIA-RECENT ISSUES, OPPORTUNITIES AND CHALLENGES <i>M.NAGABHASKAR & M.RAMU</i> | 20 |
| 6. | GREEN MARKETING AND THEIR IMPACT ON ENVIRONMENT: A STUDY <i>SUSHEELA RATHEE & AMIT RATHEE</i> | 23 |
| 7. | ASSESSING QUALITY OF WEBSITES THROUGH OBSERVATION <i>DR. HEERA BARPUJARY</i> | 28 |
| 8. | ANALYSIS ON THE CASH MANAGEMENT OF NEPA LIMITED <i>DR. ADARSH ARORA</i> | 34 |
| 9. | DESTINATION BRANDING AS A MARKETING TOOL FOR DEVELOPING COUNTRIES: A COMPARATIVE ANALYSIS BETWEEN INDIA & SPAIN <i>SWATI SHARMA & MAHESH UNIYAL</i> | 39 |
| 10. | FINANCIAL LITERACY AND ITS' INFLUENCING FACTORS: AN EMPIRICAL STUDY OF INDIAN INVESTORS <i>DR. BIDYUT JYOTI BHATTACHARJEE</i> | 43 |
| 11. | STUDYING THE RELATIONSHIP BETWEEN CORPORATE GOVERNANCE AND FINANCING THROUGH THE TWO PERSPECTIVES OF BALANCE SHEET AND CASH FLOW STATEMENT IN FIRMS ACCEPTED IN STOCK EXCHANGE TEHRAN (IRAN) <i>NASRIN DADASHI & EBRAHIM CHEIRANI</i> | 47 |
| 12. | POVERTY: TROUBLESOME THE PROBLEM & OVERCOME (AN INDIAN CONTEXT) <i>DR. MANOJ KUMAR SHARMA & SUTHAR AAVANTI ASHOK</i> | 53 |
| 13. | ENFORCEMENT OF LAWS TOWARDS HAZARDOUS CHILD LABOR: A STUDY ON WELDING WORKSHOPS AT SYLHET CITY IN BANGLADESH <i>A.K.M. SOHEL HABIB NOWROZ & KOWSER JANNAT</i> | 57 |
| 14. | MODEL OF INTEGRATION OF SPIRITUALITY TOWARDS THE WORK BEHAVIOUR AND EMOTIONAL INTELLIGENCE AS MEDIATING VARIABLE: AN APPROACH OF STRUCTURAL EQUATION MODELING (SEM) <i>ACHMAD CHOERUDIN</i> | 62 |
| 15. | MACROECONOMIC VARIABLES AND STOCK PRICES: A STUDY OF COLOMBO STOCK EXCHANGE (CSE) IN SRI LANKA <i>P.ELANGKUMARAN & J.N.JENITTA</i> | 71 |
| | REQUEST FOR FEEDBACK & DISCLAIMER | 75 |

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

AMITA

Faculty, Government M. S., Mohali

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: **SUBMISSION OF MANUSCRIPT IN THE AREA OF.**

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**POVERTY: TROUBLESOME THE PROBLEM & OVERCOME
(AN INDIAN CONTEXT)**

DR. MANOJ KUMAR SHARMA
ASST. PROFESSOR
S.P.U. (P.G.) COLLEGE
FALNA

SUTHAR AAVANTI ASHOK
STUDENT
S.P.U. (P.G.) COLLEGE
FALNA

ABSTRACT

Poverty is the unsolved question in the economy from last many decade. Every country try to solve this mysterious question. Why every country (mostly developing/poor country) doing lot of much effort to solve this problem. Have you ever thought? It not, then it is necessary that we must have a knowledge about it. Because, it cause bad impact not only on our economy, but also on our community. In other word we can say, it is multi problem creator/orientor.

KEYWORDS

poverty, problem, overcome.

INTRODUCTION

The impact of poverty is more on developing country, as compared to developed country. In it, situation of poverty is very troublesome. As per Asian Development Bank, the rate of poverty will rise more in next few year, there will be possible that number of poor people will rise by two crore ten lakh in next few year. Hence corrective step should be taken for escaping such dangerous problem.

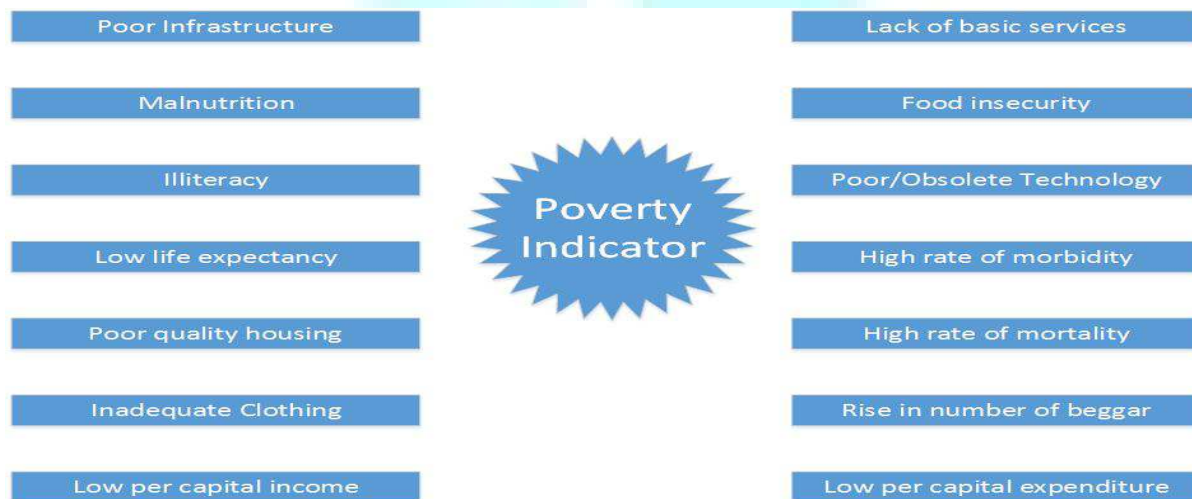
Global economical problem will surely make the problem of poverty much more effective. Hence, it become vital that save from economical recession to the country and people from its impact and focus on program of development. Otherwise the target of 'Developed India' will remain as imagination, not true.

WHAT IS POVERTY?

It is the situation, in which one is unable to satisfy his own basic need in absence of sufficient mean.

The assessment of poverty and trend is complicated because of lack of consistent information and absence of officially recognized poverty lines. Partly due to absence of official poverty lines same studies have used their own lines. Thus lower line denote basic need based on specific assumption about eating foods, needs and requirement. Upper line indicate requirement and other need such as clothing, water and health care.

HOW TO IDENTIFY IT?



WHAT ARE THE VARIOUS CAUSES OF POVERTY?

1. It is a result of many & often mutually reinforcing factor including lack of productive resource to generate material wealth.
2. Illiteracy is also responsible for poverty, because in absence of knowledge one can't take away benefit of availed opportunities, facilities
3. Malnutrition is also the hidden reason behind poverty. Because in it, a person become physically disable and he is unable to do any work, then, how could such family overcome from the problem of poverty?
4. Natural calamities such as flood, drought are also the reason of poverty. Because all things which one has get lost in it. Government's budget get disbalanced and there is need to spend maximum amount of affected area.
5. Man-made calamities like war is also responsible. Because it restrain all economical as well as non-economical activities.
6. Feast contract with modern world mean unfamiliar with opportunities to earn.
7. Families which are in burden of lax
8. Underemployment and unemployment both are the cause of poverty.
9. In indirect way, tradition and norms which hinder the effective resource utilisation and participation in income generating activities.
10. Some landless farmer, remains unemployed because of non-availably of land.

11. Growing population is also play important role in rising poverty.
12. Disparities in distribution of income.
13. In indirect way, class-conflict is also responsible
14. Political environment is also somewhat responsible for the problem of poverty.
15. Government's unproductive activity like "MGNREGA" is useless. This statement is not cent-percent correct. But it is partial, correct. Because, As know successful plan is those plan in which both parties are in benefit, But in some plan, government failed because-

+ (Benefit to public as a step toward poverty eradication & for employment)

- (Loss/deficit in government fund, because of unproductive activity implemented by government and useless as per economical view)

Net result= [Nil] Goal of 'Developed India' yet not achieved. [Vice versa situation may be occur]

Generally, this step is not fruitful, because under MGNREGA task given is not productive in nature, It will productive for those who work under this plan. For making this plan, productive task must be given which are in benefit of both economy and public.

NUMBER OF POOR PEOPLE IN INDIA

The number of poor people in India, according to the country's Eleventh National Development Plan, amounts to more than 300 million. The country has been successful in reducing the proportion of poor people from about 55 per cent in 1973 to about 27 per cent in 2004. But almost one third of the country's population of more than 1.1 billion continues to live below the poverty line, and a large proportion of poor people live in rural areas. Poverty remains a chronic condition for almost 30 per cent of India's rural population. The incidence of rural poverty has declined somewhat over the past three decades as a result of rural to urban migration. Poverty is deepest among members of scheduled castes and tribes in the country's rural areas. In 2005 these groups accounted for 80 per cent of poor rural people, although their share in the total rural population is much smaller. On the map of poverty in India, the poorest areas are in parts of Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar, Jharkhand, Orissa, Chhattisgarh and West Bengal. Large numbers of India's poorest people live in the country's semi-arid tropical region. In this area shortages of water and recurrent droughts impede the transformation of agriculture that the Green Revolution has achieved elsewhere. There is also a high incidence of poverty in flood-prone areas such as those extending from eastern Uttar Pradesh to the Assam plains, and especially in northern Bihar. Poverty affects tribal people in forest areas, where loss of entitlement to resources has made them even poorer. In coastal fishing communities people's living conditions are deteriorating because of environmental degradation, stock depletion and vulnerability to natural disasters.

REQUIRED: A NEW POVERTY LINE THAT SHOWS 67% OF INDIA IS POOR

The Congress party after claiming that its social policies over the last nine years had helped bring down poverty in the country, now seems to have done a volte face. Data released by the Planning Commission on 22 July, 2013, suggested that poverty in India had declined from 37.2 percent in 2004-05 to 21.9 percent by 2011-12. Several spokespersons of the Congress party led United Progressive Alliance (UPA) were quick to claim credit, and attributed this to several social sector programmes that the party had launched during its tenure. A poverty line separates the poor section of the population from the non-poor section. Those below the poverty line are deemed to be poor and those who are above it are deemed to be not poor. And what exactly is a poverty line? As S Subramanian writes in The Poverty Line "A poverty line is identified in monetary units as the level of income or consumption expenditure required in order to avoid poverty." The consumption expenditure in order to avoid poverty is set at Rs 816 per person per month in the rural areas and Rs 1,000 per person per month in the urban areas. For a family of five people, this amounts to Rs 4,080 per month in rural areas and Rs 5000 per month in urban areas. These numbers were set by the report of the expert group to review methodology for estimation of poverty. The report was released in November 2009 (It is better known as the Tendulkar committee report). The committee arrived at that numbers taking into account the expenditure on food, clothing, footwear, durables, education and health. "Actual private expenditures reported by households near the new poverty lines on these items were found to be adequate at the all-India level in both the rural and the urban areas and for most of the states."

HOW TO OVERCOME FROM IT?

Because of, root of all problem, it is not easy to overcome from it. It needs collective effort o all. To overcome from this problem, harmony & feeling of patriotic must be in everyone. No one alone could solve this problem.

1. Education is the key toward poverty reduction. Education will create awareness among the people. It will make them familiar with opportunities to earn.
2. Government at their own-level, are trying to solve this problem, from last 25 years, But looking toward at current situation, government must substitute their unproductive economy by making a change in task authorized. C++ situation must be occurs, where, ++ refers to

[1] Successful implementation of productive plan and growth in rate of GDP

[2] As a people of country must be get benefit of this plan, +- will never be useful

3. Strengthen the base of infrastructure.
4. Agriculture is the main occupation of India. Hence, concentration on improvement the method of agriculture. Obsolete technology must be replaced by modern technology, solving grievance of farmer. In India, wastage of grains during harvesting is more. For example-

Total production of wheat in Australia = Total wastage of wheat in India [Because of obsolete methods]

Hence, corrective step must be taken for avoiding such wastage.

5. 'Rural-Development' is assumed as important step for poverty-reduction.
6. India is rapidly growing in case of population. Hence 'Population-control' is necessary by creating awareness of 'Small Family'
7. Number of people in age-group of 16-40 is more. By transforming this human resource into usable productive resource, by providing new opportunities to earn, motivating them for entrepreneurship.

Transforming the power of youth of nation,

Human resource → Productive resource = step towards Development

8. Beyond a certain relation, every community must have a feeling towards problem faced by our motherland, likely passion for development. At their own level, they must be collect some amount for development. That collected fund must be utilised for public welfare and for donating in natural calamities affected areas. At our individual level, we can try by this way. It is tough & challenging task. But it is necessary for development of economy.

9. There must be absence of/removed of superstition. End of class-conflict is vital.

10. Political environment must be favourable for growth opportunities.

11. Corruption, Crime, Terrorism must be diminished, which is rival of growth.

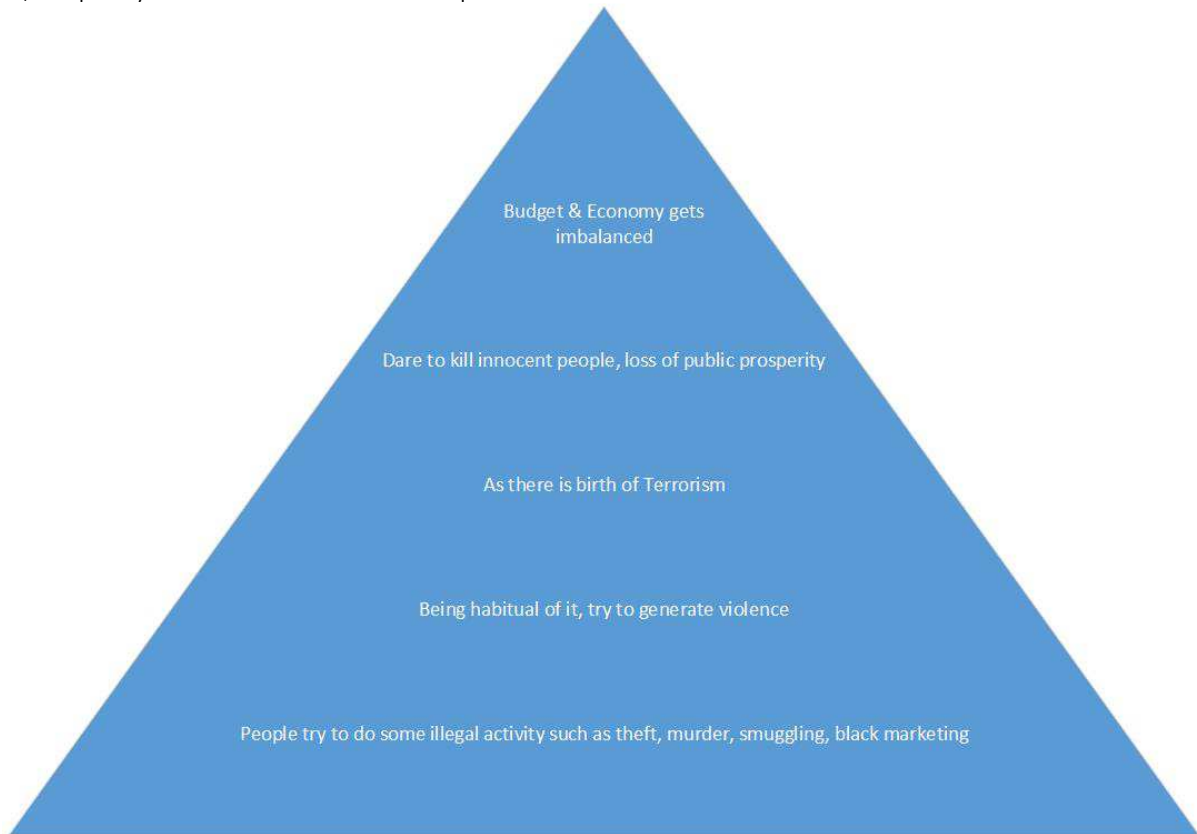
It there is an implementation of given some measure of poverty reduction with a collective effort of public and government it will possible that poverty which is enemy of all problem, will be wholly diminish. And a goal of 'Development India' will surely achieve.

INDIA MUST BE-

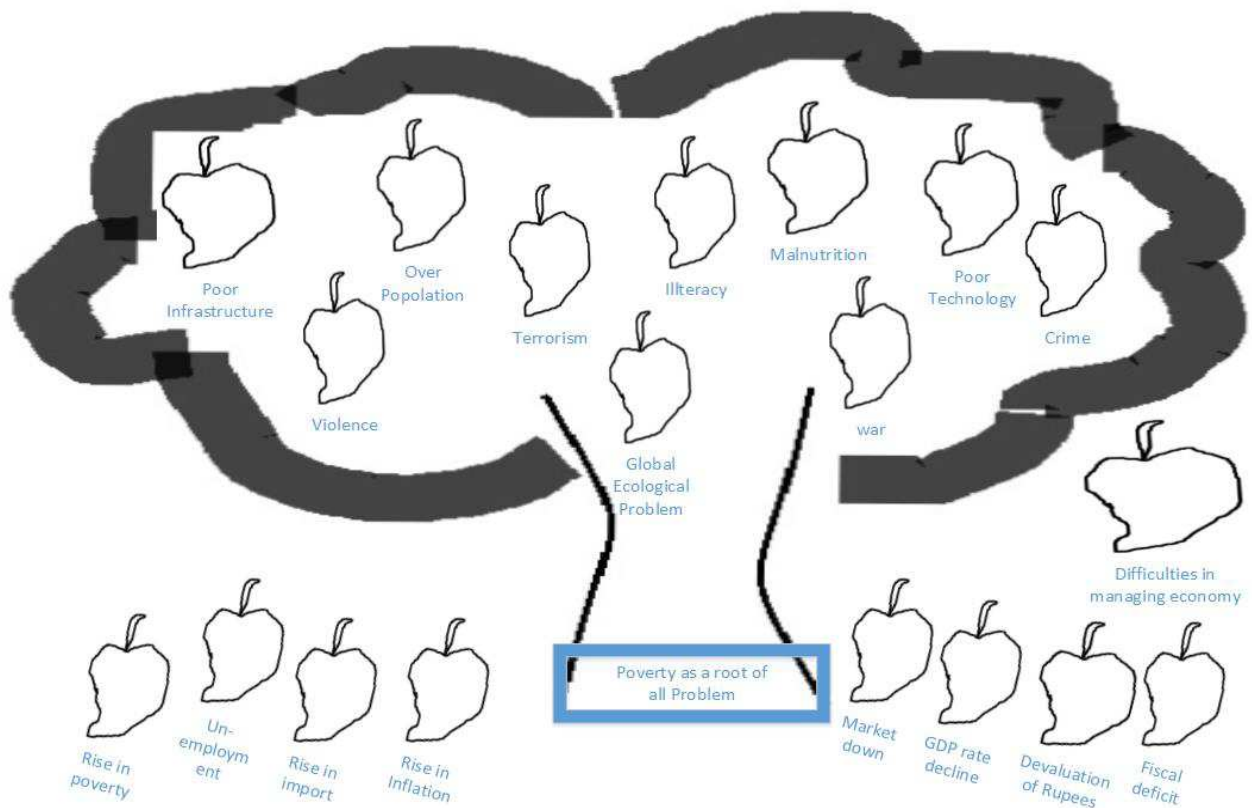
Free from bias of

[Corruption + Poverty + Terrorism + Overpopulation + Illiteracy + Violence + Crime + Caste relate violence + Religious violence + Inflation + Poor infrastructure]

In some cases, How poverty take another form of terrorism is explained as below-



POVERTY IS A ROOT OF ALL PROBLEM AND ENEMY



CONCLUSION

The impact of poverty is more on developing country, as compared to developed country. In it, situation of poverty is very troublesome. As per Asian Development Bank, the rate of poverty will rise more in next few year, there will be possible that number of poor people will rise by two crore ten lakh in next few year. Hence corrective step should be taken for escaping such dangerous problem.

Global economical problem will surely make the problem of poverty much more effective. Hence, it become vital that save from economical recession to the country and people from its impact and focus on program of development. Otherwise the target of 'Developed India' will remain as imagination, not true.

REFERENCES

1. Blau, Joel, *Illusions of Prosperity: American' Working Families in an Age of Economic Insecurity*, New York: Oxford, 1999
2. Boff, Clodovis and George V. Pixley, *The Bible, the Church, and the Poor* Maryknoll, NY: Orbis Books, 1989
3. Chua, Amy, *World on Fire: How Exporting Free Market Democracy Breeds Ethnic Hatred and Global Instability* New York: Doubleday, 2003
4. Desai (1986), *Rural Development*, Mumbai, Himalaya Publications House.
5. Finnegan, William, *Cold New World: Growing Up in a Harder Country* New York: Random House, 1998
6. Ira Gang, Kunal Sen and Myeong-Su Yun 2008, *POVERTY IN RURAL INDIA: CASTE AND TRIBE* Review of Income and Wealth, 2008
7. Katsushi S. Imai and Raghav Gaiha 2002, University of Oxford, Department of Economics *Vulnerability, Shocks and Persistence of Poverty -Estimates for Semi-Arid Rural South India*
8. Manoj K. Pandey 2009, University Library of Munich, Germany *On ageing, health and poverty in rural India*, New Economics Paper
9. *Poverty in India Since 1974*. Nathan Associates, Inc. 2002
10. Raja J. Chelliah and R. Sudarshan. *Income-Poverty and Beyond*. Anthem Press, London, UK 1999
11. Ratnakar Gedam. *Poverty in India*. Deep & Deep Publications, New Delhi. 1995
12. Rohini Nayyar. *Rural Poverty in India*. Oxford University Press, Bombay 1991
13. S.M Dahiwale. *Rural Poverty and Slums*. Rawat Publications, Jaipur and New Delhi. 1997
14. Srijit Mishra 2009 Indira Gandhi Institute of Development Research, Mumbai, India *Poverty and agrarian distress in Orissa*. New Economics Papers
15. Yadav (1980), "Eradication of Rural Poverty in China –A Lesson to India," Bangalore, Indian Institute of Management

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-
Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor its publishers/Editors/Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

