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IMPACT

INNOVATIVE MANAGEMENT PRACTICES
AND CREATIVE THINKING

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Page 27

Greetings from **IMPACT**



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Dear Readers,

2024 election - The Major issues

The major issues in this 2024 election are multifaceted, reflecting the diverse concerns of India's population. Here are some key areas of focus:

Economic Recovery and Growth:

The pandemic-induced economic slowdown has left many grappling with job losses, reduced incomes, and financial instability.

Voters are keenly observing how political parties plan to revive the economy, create jobs, and ensure sustainable growth.

Healthcare and COVID-19 Management:

The devastating impact of COVID-19 highlighted gaps in India's healthcare infrastructure. Citizens are looking for robust healthcare policies, vaccination drives, and preparedness for future health crises.

Agriculture and Farmer Distress:

The contentious farm laws introduced in recent years sparked widespread protests.

Farmers' demands for fair prices, debt relief, and agricultural reforms remain central to the election discourse.

National Security and Defense:

Tensions at the borders and security threats necessitate strong defense strategies.

Voters want assurance of safeguarding national interests and maintaining peace.

Environment and Climate Change:

India faces environmental challenges such as air pollution, deforestation, and water scarcity.

Climate action, conservation, and sustainable development are critical issues.

Social Justice and Equality:

Caste-based discrimination, gender equality, and minority rights are pivotal.

Voters seek leaders committed to social justice and inclusivity.

Education and Skill Development:

Access to quality education, vocational training, and digital literacy are priorities.

Political parties' plans for educational reforms matter to voters.

Infrastructure and Urban Development:

Urbanization demands better infrastructure, transportation, and housing.

Citizens want efficient urban planning and improved living conditions.

Corruption and Governance:

Accountability, transparency, and ethical governance are crucial.

Voters expect leaders who prioritize public welfare over personal gain.

Foreign Policy and Diplomacy:

India's global standing, trade relations, and strategic alliances are significant.

Citizens want leaders who can navigate international complexities effectively.

These issues resonate with citizens across regions, and political parties' stances on these matters will shape the electoral outcome.

Editorial Team

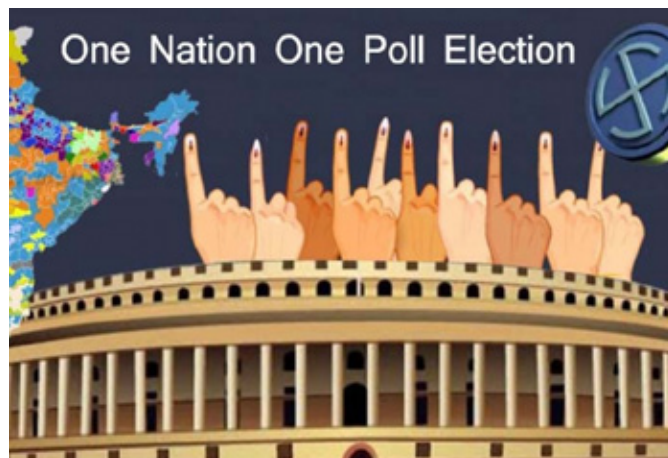
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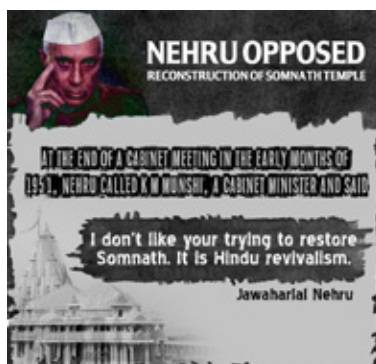
Insurance Industry Welcomes You! —

Mr. R. Venugopal

4



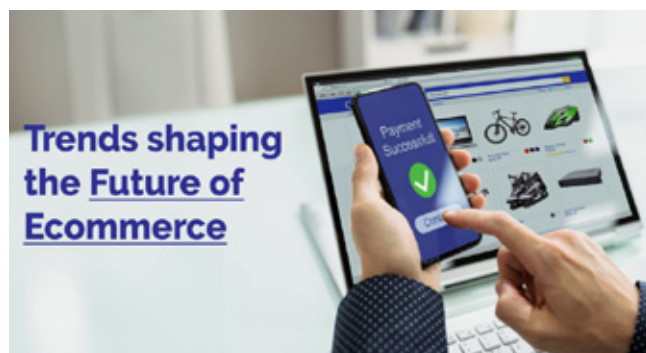
What is One Nation One Election? — 10



When President Dr. Rajendra Prasad
Vetoed His Own Prime Minister —

Dr. H.V. Hande

17



Scope of eCommerce: The Future of
Online Shopping in India —

Sunila Goray

20



Happy Parenting —

Ms. Chinmayee

27

Insurance Industry Welcomes You!

Insurance Sector is in the news now-a-days. With the passing of the new Insurance Bill 2015 by the Parliament recently, the FDI limit has been increased to 49% from the earlier level of 26% in the sector.

This has raised the hopes and the aspirations of the youth in this country due to the following reasons:

- There are possibilities of new foreign Players entering the arena, leading to new insurance companies.
- The existing foreign Players may increase their stake to 49% from the present 26% in their insurance companies.
- As it is, there are 24 life insurance companies including the Public Sector Giant- LIC of India and there are 27 General Insurance companies including the 4 Public Sector companies in the field- The Oriental, National, United India and New India and 11 Re-insurers including 10 Foreign and

one GIC Re- Indian Reinsurance company. There are 6 Stand alone Health insurance companies, taking the total to 68. More General Insurance companies are entering the arena.

- With new companies coming in to the Market, there are chances of more branches, more employees & officers, improving the employment opportunities in India in the near future.
- As it is, there are more than 15000 offices in the life insurance industry alone. The number may exceed 20000, if the General Insurance offices are taken into account.
- There are at present 3.49 lakh employees, employed by the 68 insurance companies and around 25 lakh agents in the entire life insurance industry.

Opportunities Galore

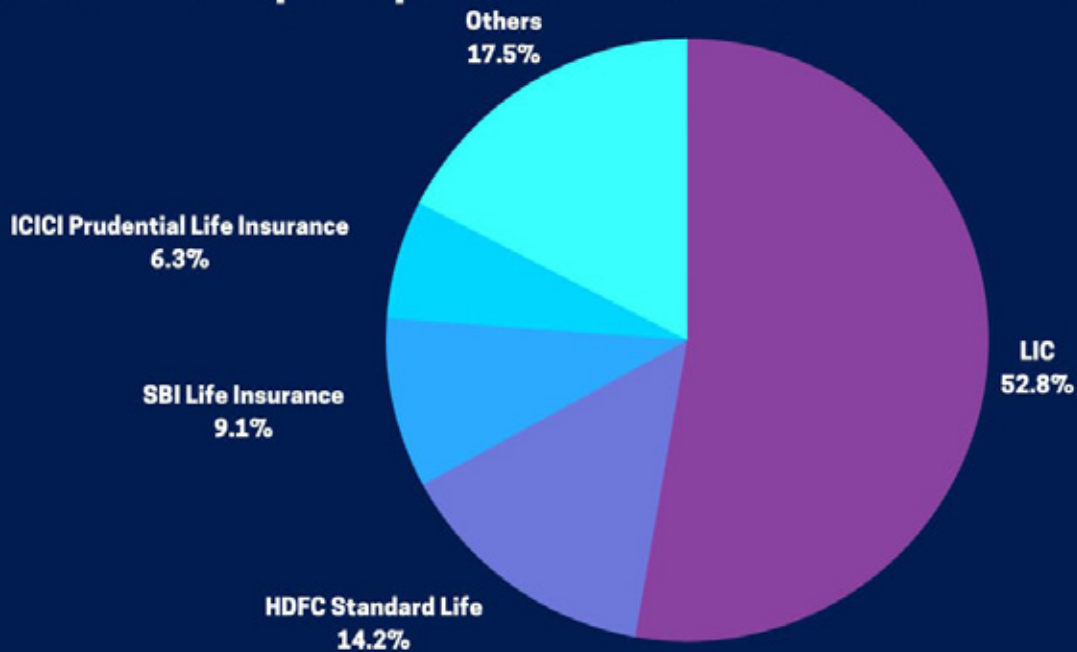
As per the Swiss Re Report, India occupies 9th position among the top 10 Life Insurance Markets in the world.

But 80% of our population does not have any life insurance policies, leaving an excellent, vast scope for the future business.

As per the UN Population Division Studies, 60% of our population is within the age group 15-59, which is the main target of the life insurance companies.



Market Share of Top Companies in terms of Gross Direct Premium



Again, 30% of our population is with the age group 0-14, one more target group for Children's policies thus opening up huge vistas for growth of the industry.

During the financial year 2017-18, the new business and renewal business premium income in life insurance touched more than Rs. 5 lac crores.

These are all statistics pertaining to the life insurance sector alone and we may have to add the opportunities available to the General Insurance Sector too, because General Insurance sector is a humungous one, touching every aspect of human life- be it accident insurance, property, vehicles, equipments, liability, fidelity, cash-in-transit.... The list goes on even including event managements like marriage, natural catastrophes etc. Health insurance & Pension sector are another 2 major pillars of the insurance industry, leading to great opportunities for one and all.

Employment Avenues

We can divide the employment avenues for the youth as per the following criteria:

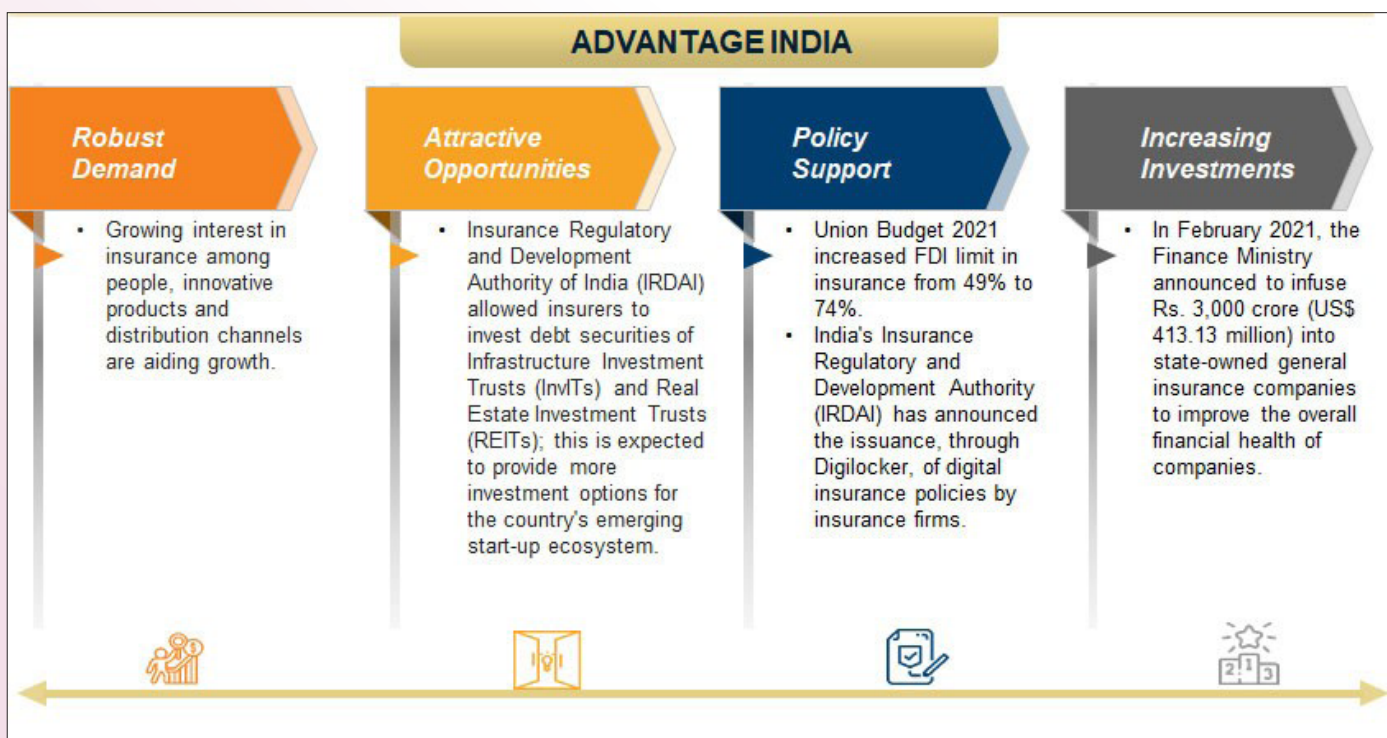
1. Selling career- Insurance agents are the backbone of this industry- the minimum qualification needed for an Urban agent is 12th passed and for the Rural agent is the 10th passed- but this does not mean that higher qualified persons can not apply for this position or not eligible. As a matter of fact, now-a-days, we come across a lot of Graduates, Post-Graduates & MBAs donning the cap of agents. Actually this is an entrepreneurial opportunity open to the youngsters, with out any basic Capital amount. Of course, there is no fixed salary in this job, but you are rewarded with handsome commission- in some cases, going up to even 40% of the first premium. Sky is not the limit for the earning of a full time Professional insurance Agent- actually there are 2 Agents in Bangalore earning Rs One Crore annually. There are also other benefits and privileges like Vehicle loan, Housing Loan, office allowance etc. The agent is entitled to become a Club Member right from the Branch Manager's level up to the Chairman's Club, making you entitled to a host of privileges and interest-

free advances, subject to the fulfillment of certain new business conditions and servicing obligations. There are further prestigious associations for agents like the Million Dollar Round Table- MDRT, membership of the Life Insurance Management Research Association- LIMRA and the Insurance Corporate Clubs. With all these, you are the Master of your own time and need not be answerable to anybody.

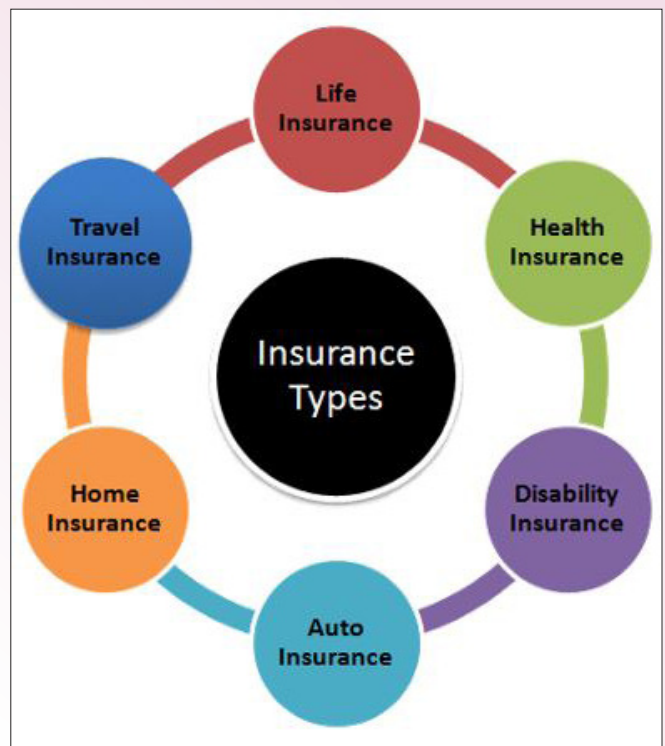
2. Supervisory Marketing career- Still if any youth does not want to enter the sales line directly, for him/her is the next opening called the post of a Development Officer or Unit Manager in a life insurance company. Here the minimum qualification is Graduate and above and the nature of the job is to recruit and train a band of insurance agents and help and motivate them for increasing their business. In addition, the Development Officer has to help the administration in Underwriting of new business, servicing of existing life insurance policies and assist in the settlement of both Maturity and Death claims. In short, this is a role of Group Leader leading a band of agents and motivating

them. In this position, there are not only salary benefits but also incentives in cash and kind, for bringing out good new business. These people are eligible to become Class I Officers too in due course.

3. Administrative career- There is a lot of openings for Graduates, Post-Graduates, Law Graduates, Chartered Accountants, and Engineers etc in the life insurance industry. They are all required to work in different departments like the Investment, Engineering, Accounts, Legal departments etc. They are all mostly directly recruited from the open market, with good salaries, comparable to the banking sector. Again, these direct recruits have the scope to rise to very high positions in the company as the Zonal Manager, Executive Director Etc.
4. Openings in Different Departments:
 - Product Development needing Actuarially qualified people
 - Finance & Accounts for Chartered Accountants
 - Human Relations- for MBAs
 - Investment for Economists
 - Training



- Legal for legally qualified
 - Internal Audit
 - Inspection
 - Actuarial
 - Information Technology
 - MIS- Management Information System
 - Data Analytics
 - Risk Assessment & Underwriting
 - Claims
 - Regulatory Compliances
 - Reinsurance
 - Support to the Marketing Operations
 - Complaints & Grievance Redressal
 - Engineering needing Civil Engineers
 - Maintenance of Properties & Equipments.
 - Board Related Matters
 - Research Wing &
 - Planning including Long Term Planning.
5. Confederation of Indian Industry's estimation- 2.1 million employees would be required by the insurance industry by 2025 and this figure would touch 3 million by 2030. The 54 insurance companies have given employment to 349000 people in this country- direct employment- and indirect employment to 2 million people through Agency, Broker ship and others.
6. Insurance Industry's Contact Persons
- Surveyors in the General Insurance industry assessing the losses
 - Advocates
 - Claim and other Investigators
 - Statutory Auditors, who are external people
 - Third Party Administrators for Health Insurance Claims including Medi Claims
 - Chartered Valuers in various fields
 - Web Aggregators like Policy Bazaar
 - Corporate Agents like Companies and Cooperative Societies who are authorized to do insurance business by the Regulator- IRDAI
 - Insurance Brokers who represent the Customers (Agents represent the insurance Companies)



- Banks who enter into tie-ups with one or more insurance companies to sell insurance products- they can sell the Plans of 3 Life Insurance, 3 General Insurance and 3 Health Insurance Companies.
 - Car Dealers who enter into contract with the General Insurance Companies for selling Motor insurance policies as a package for their 4 wheelers.
 - Two Wheeler Dealers too for a similar arrangement.
 - Not only insurance companies require qualified persons for their different departments but also these external agencies for their business, thus improving the employment opportunities.
7. Actuarial career- An Actuary is a Specialist in the insurance industry, doing the job of projections for the future, premium calculations based on the Mortality Tables for the insuring populations and arriving at the present value for the future benefits. The Actuary also does the Valuation of an insurance company and arrives at the surplus or otherwise of the company. The Regulator- Insurance Regulatory & Development

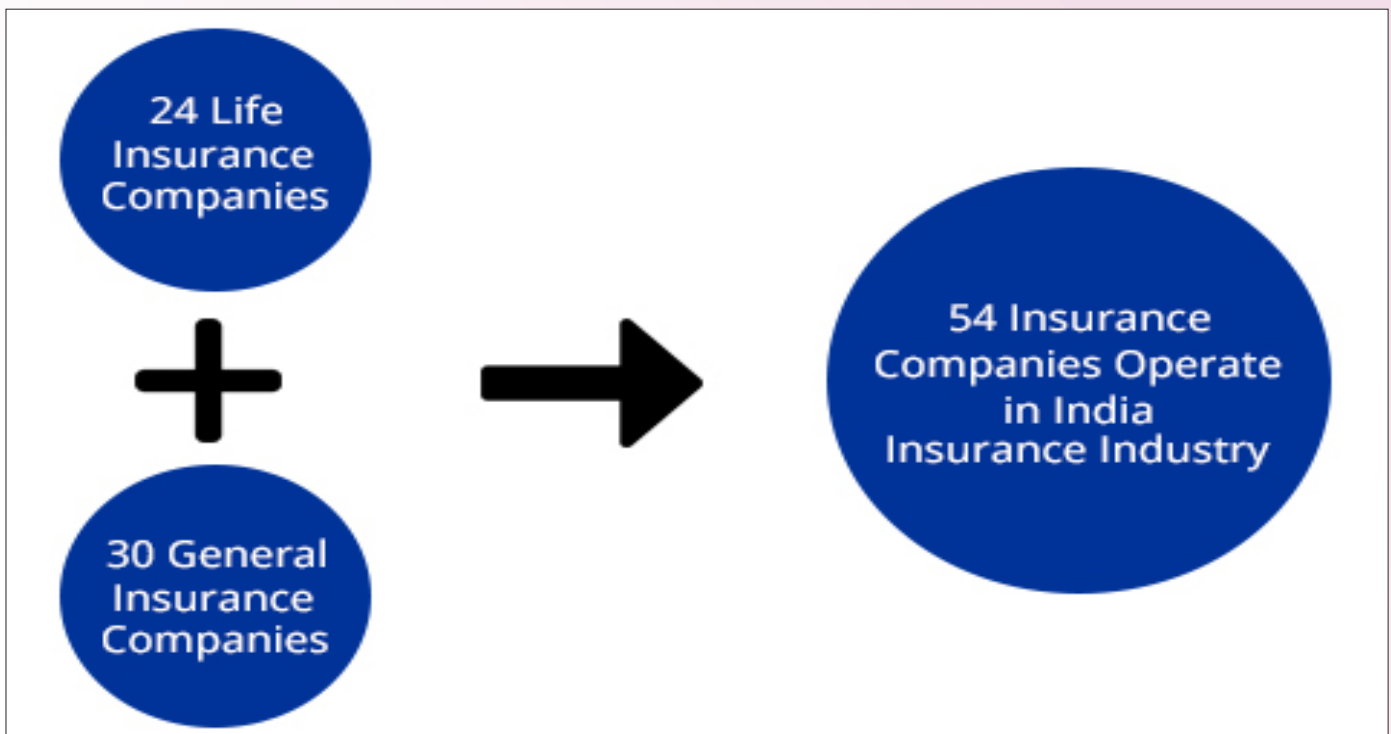
Authority of India- IRDAI- insists for an Actuary for every insurance company. India has very few Actuaries and there is a dire need to increase their number and the future is extremely bright for them. Actually there are only 200 Actuaries presently in India. Out of them also, only 40 are in the age group of 20-60, eligible for regular employment, whereas every insurance company needs at least 4 Actuaries.

8. Intermediaries- Apart from the agents, there are many intermediaries to sell insurance policies- they are Brokers, Corporate Agents and Bank channels. If a person has sound financial background, he/she can become a Broker and do good business. Similarly institutions like the NGOs, Cooperative Societies etc can become Corporate Agents of insurance companies and do insurance business and earn commission. Any entrepreneurial youngster can begin this kind of NGOs. It is not necessary that all employments are provided by only the Government sector and Public & Private sectors in this

country. Self-employment is the key to the question of unemployment. It is not surprising that now-a-days many IIT/IIM Graduates look for this avenue and begin their own start-ups and prosper in life. There are many banks ready to grant loan for such Projects. Banc Assurance channels offer good opportunities for persons with insurance knowledge to become a Specified Person in a bank to sell insurance.

9. Insurance Marketing Firms- IMFs are appointed by the IRDAI and are authorized to do business for 2 life insurance, 2 General Insurance & 2 Health insurance firms at any point of time and earn commission through Financial Service Executives- FSEs- and these people can sell other financial products too like the Mutual Funds, Pension Products and other Savings Products. Entrepreneurial Graduates can undertake this job. This is a new opportunity as per the new Insurance Act 2015.
10. Education Opportunities- Some Universities like the Amity University Noida, Christ University, Jain University, Acharya





Institute and RIMS- Ramaiah Institute of Management Science, all of Bengaluru and the Bharathidasan University at Tiruchi offer insurance courses. Insurance Institute of India- III- Mumbai conducts the Licentiate, Associate and Fellowship examinations to make a person insurance-knowledgeable. III also arranges for campus interviews from the insurance companies, after finding out their man-power requirements.

11. TPAs and Surveyors

Health insurance companies need Third Party Administrators- TPAs- for processing their medical claims and hospitalizations. General Insurance needs Loss Assessors and Surveyors for assessing the damages caused to their insured properties like car, buildings, equipments etc.

Sky is not the limit

There is a vast scope for prosperity and wealth in the insurance industry and the future is excellent.

It is a Career in insurance, not an Accidental entry into the insurance sector.

You can choose a career you like in this field- Selling, Marketing, Administrative, Legal, Engineering, Chartered Accountancy, Actuarial, Surveyor and what not.

Along with the General Insurance, Health insurance & Pension Sector, even sky is not the limit for growth.

Why can't the youngsters be a part of this great opportunity and treasure and play an important role in this growth story?

Insurance industry welcomes them with open arms with an objective "Your Future is our Concern".

R. Venugopal

Mr. Venugopal has served in LIC of India from 1968 to 2006 for 38 years and retired as an Executive Director.



What is One Nation One Election?

One Nation One Election” (ONOE) refers to a concept advocating for simultaneously holding all national and sub-national elections in a country, typically within a fixed timeframe. It aims to streamline the electoral process, reduce costs, and potentially increase voter turnout. However, it also raises concerns about logistical challenges, potential political manipulation, and the impact on local issues. One nation one election committee is a high level

committee constituted by the Government under the chairpersonship of Shri Ram Nath Kovind former President of India.

Background on One Nation One Election

Just after independence, Simultaneous elections were conducted for the Lok Sabha and the state assemblies simultaneously. This was true for





elections in 1952, 1957, 1962, and 1967. But this was discontinued because, in 1968-69, some State Legislative Assemblies were dissolved earlier due to various reasons.

Currently, elections to the state assemblies and the Lok Sabha are held separately. That is, whenever the current government's five-year term either ends or whenever the legislature is dissolved. The terms of the Legislative Assemblies and the Lok Sabha may or may not synchronize with one another. For instance, Rajasthan faced elections in late 2018, whereas Tamil Nadu will go to elections only in 2021.

- On average, 5-7 assembly elections occur in a year. Due to the problems it creates, the election commission suggested the formation of a system so that elections to the state assembly and Lok Sabha can be held simultaneously.
- The Law Commission of 1999 headed by Justice Reddy also recommended going back to simultaneous elections. The 79th report of the parliamentary standing committee

in 2015 has reiterated the support for simultaneous elections.

- The idea of simultaneous elections was floated again by Prime Minister Modi in 2016. Since then, the ruling Bharatiya Janata party has made a strong argument for simultaneous polls.
- A working paper on simultaneous elections was prepared by Niti Aayog in 2017. Even the law commission brought a working paper in 2018 and said that at least five constitutional changes would be required to make simultaneous elections a possibility.

Recently, BJP leader Mr Naqvi has called upon the political parties to consider simultaneous elections. However, many of the opposition parties still oppose the idea.

Need for One Nation One Election (ONOE)

Various arguments have been given for the need for simultaneous elections. Such as

- Every year, on average, the country witnesses 5 to 7 State assembly elections, which means India is always in an election mode. This affects all the key stakeholders, such as the central government, State Government, Government employees, teachers on election duty, voters, political parties, and candidates.
- Election requires the imposition of a model code of conduct by the election commission-
 - o According to the 79th report of the parliamentary standing committee, imposition of a model code of conduct leads to the suspension of normal government activities and programs of Central and state government in the state where the election is happening. This leads to policy paralysis and a government deficit.
- Frequent elections also lead to massive expenditures for Central and state governments. Hence, it causes a waste of public money and hampers development work.
- A significant amount of security forces also have to be deployed in case of elections. In

the 16th Lok Sabha elections, the Election Commission of India took the assistance of 10 million public officials to run the election.

- The application of the model code of conduct for a prolonged period disrupts the normal life of the public. This is also caused by frequent electioneering.
- Due to frequent elections, caste, communal and regional issues always stay at the forefront. Many argue that constant politics perpetuate such issues.
- Frequent elections also shift the focus of governance from long-term to short-term policy goals.
 - o Because of this, sound economic planning takes a back seat, and the government often indulges in excessive expenditure.
- According to a BJP leader Mr. Naqvi, frequent elections make Indian people unenthusiastic toward the festival of democracy.

Benefits of One Nation One Election

According to the law commission, various benefits exist to holding a simultaneous election. Such as





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- Save public money- it will reduce the enormous costs involved in frequent elections.
- Reduce the burden on the administrative setup and security forces- it will reduce the enormous manpower that has to be deployed every time there is an election.
- Ensure timely implementation of government policies- simultaneous elections will ensure that the ruling party focuses on development instead of being in constant election mode.
 - o As the model code of conduct will not be applied frequently, governments will be able to launch policies and programs in a timely manner. It will also ensure the continuation of policy.
- It will Ensure that the administrative machinery is engaged in development activities rather than electioneering- It will help educators to work without fear of vacations. Schools and universities will also be able to open on time.
- According to the law commission, simultaneous elections will also boost voter turnout.
- Simultaneous elections can also work against vote bank appeasement politics.

Demerits of One Nation One Election

Even if simultaneous elections become a reality there are several demerits of such a reform. Many opposition political parties have made their opinions clear against this reform.

- Holding simultaneous elections may affect the judgment of voters. Voters will tend to focus more on national issues rather than local issues.
- Due to strong Central politics, regional parties will not be able to raise regional and local issues appropriately.
- It will further the centralization tendency of Indian polity and politics.
- Simultaneous elections can have a negative impact on the government's accountability to the people. Repeated elections keep the government and legislatures in check, which will not happen in case of simultaneous elections.
- Elections in a state will have to be postponed to synchronise the elections. This can only be done through the president's rule, which will

- be problematic for democracy and federalism.
- Although simultaneous elections will reduce the expenditure by governments, it may not affect expenditure by political parties which is one of the reasons for corruption in politics.
 - The constitutional amendment required to only have a 'constructive vote of no confidence' can tamper with the ethos of parliamentary democracy.
 - Although the election commission has said that holding simultaneous elections is feasible, it will be a considerable feat and logistical challenge.

Constitutional and Legal Challenges Related to One Nation One Election

Although there may be several benefits of election reform, i.e. the simultaneous elections, making it possible requires various constitutional and legal reforms.

- The Law Commission has said that the existing framework of the constitution is not suitable for holding simultaneous elections.

This will require various amendments to the constitution, to the representation of the People Act 1951, and amendments to the rules of procedure of Lok Sabha and state legislative assemblies.

- According to the law commission, constitutional amendments will require 50% of the state legislative assemblies to ratify them.
- Because elections to various legislative assemblies are haphazard, this will require a constitutional amendment because the term of these legislative assemblies will have to be either extended or curtailed.
- If a no-confidence motion is passed, it may curtail the term of Lok Sabha or state legislative assembly. This is why the law commission suggests replacing the vote of no confidence with a constructive vote of no confidence, which will require appropriate constitutional amendments. In this case, the government can only be removed if there is an alternate government possible.
- In the case of a hung assembly, there is also a possibility of re-elections, which will change

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IMPACT will get replies from management experts.

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the term and create problems for simultaneous elections. The law commission suggests that the constitution must be amended such that any such new Lok sabha or legislative assembly formed midway will only be constituted for the remainder of the previous term.

Regarding the elections to the local government in India, there are several other challenges:

- These elections are state subjects and, hence, cannot be controlled nationally.
- Currently, these elections are controlled by the state election commission, and bringing them under simultaneous elections will require a further constitutional amendment.

Therefore, making simultaneous elections possible will require constitutional changes in various articles such as Article 83 (which deals with the duration of the House of Parliament), Article 85 (which deals with the dissolution of Lok sabha), and Article 172 (which deals with the duration of the legislative assembly in the state) to name a few.

Criticism Towards One Nation One Election

Key opposition political parties such as the Indian National Congress (INC), Communist Party of India (CPI), All India Majlis-e-Ittehadul Muslimeen (AIMIM), Nationalist Congress Party (NCP), etc. Have submitted their reservations to the parliamentary standing committee about this reform.

- They have questioned the practical aspect of actually having simultaneous elections, which will require constitutional and statutory amendments with regard to terms of various assemblies and parliament.
- Other critics have argued that such an idea is politically motivated because simultaneous elections may influence voters' behaviour. Voters will end up voting on national issues even in state elections.

- Local and regional parties which many times represent the interest of local economic and social groups, generally ignored by the central government, may be marginalized. This will impact the depth and diversity of Indian democracy.

As per Dr. S. Y. Quraishi, frequent elections where politicians have to face the voters more than once every year increase accountability as well as create many jobs related to elections. This is important for the grassroots economy. But if simultaneous elections are held, India will have to sacrifice these things.

Conclusion

The 21st Law Commission, in its draft report, has constantly said that a viable environment exists in the country, which necessitates the holding of simultaneous elections. According to the commission, it is a good solution to prevent the country from being in constant election mode.

Although, in theory, it is a good reform, it requires various stakeholders to be on board. That's why Niti Aayog suggests the formation of a focused group of stakeholders comprising constitutional experts, election experts, think tanks, government officials as well as representatives of political parties. This group will need to come together and work out appropriate implementation details, which will include drafting constitutional and statutory amendments.

If such reform doesn't work, the parliamentary standing committee, in its 79th report, has also recommended an alternative and more practical method of holding simultaneous elections in a two-phase approach. This can also be considered.

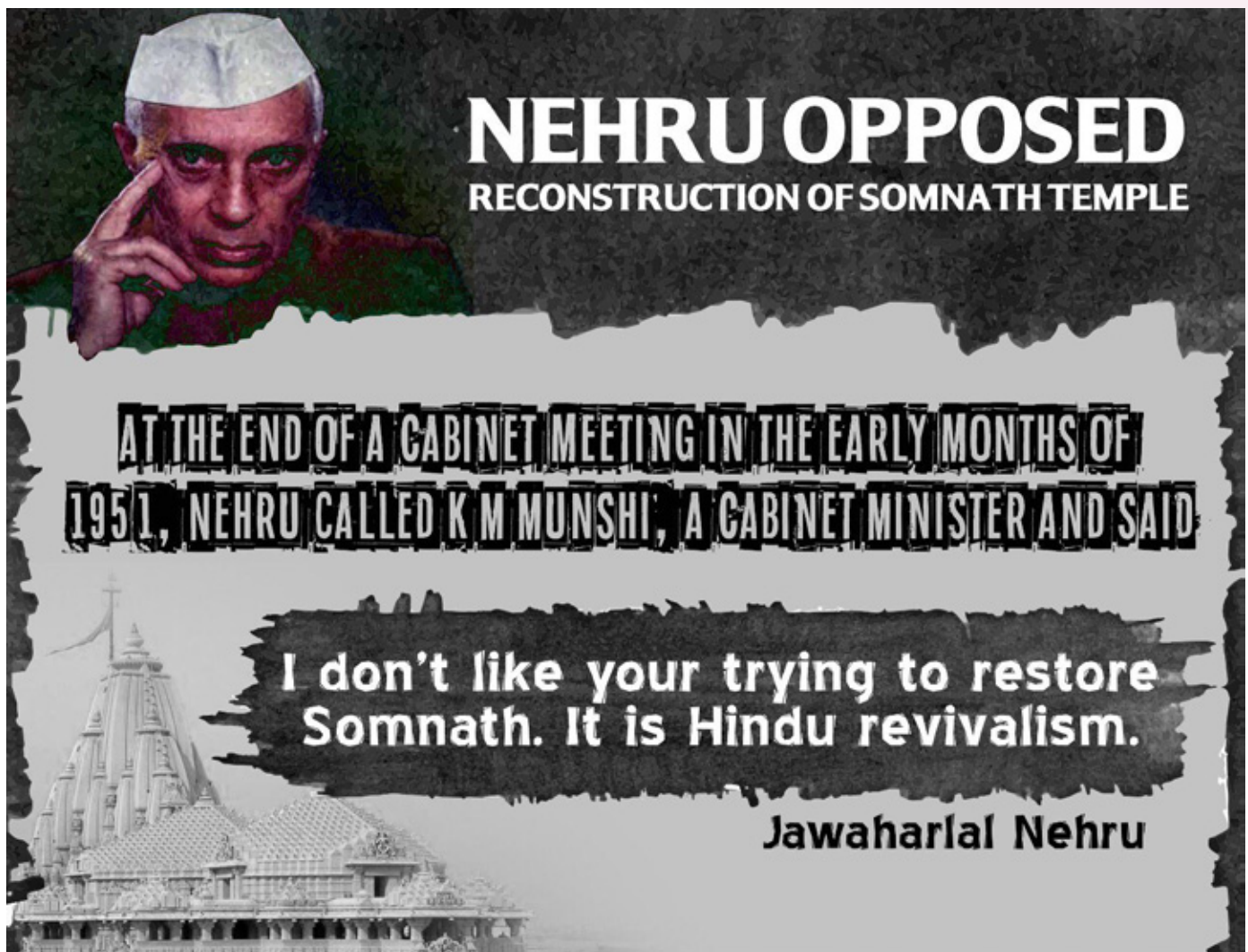
Thus, various challenges will need to be tackled, and broad-based constitutional changes will be required for such reforms. Therefore, Prime Minister Narendra Modi's suggestion to have broad-based discussions on this topic is the immediate way forward.

Source Courtesy: <https://testbook.com/>

When President Dr. Rajendra Prasad Vetoed His Own Prime Minister

Somnath Temple was a glorious one built more than 1500 years ago on the top of a hill in the west coast of Gujarat, overlooking the

Arabian sea. The Temple was destroyed, for the first time in 1001 AD by Mohammed Ghazni, a Turkish Sultan, hailing from Afghanistan. It



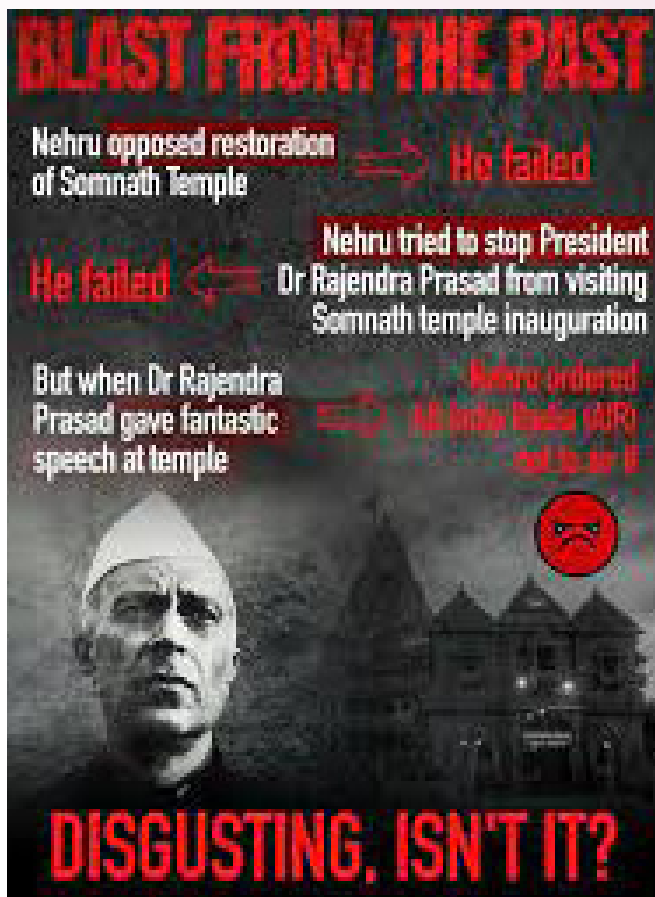


Jyotirlinga of Somnath Temple



The Vedic Puranas have the mentioning of the jyotirlingas. There are twelve Primary Jyotirlingas in total. Somnath Temple is the foremost and the oldest Jyotirlinga mentioned in the Skanda Puran, Shreemad Bhagavad, Shiv Puran, and many more. The Somnath Temple, situated in the Prabhas Kshetra near Veraval in Saurashtra, on the western coast of Gujarat, India, has its significance as the first Jyotirlinga. The temple located at the shore of the Arabian Sea has an ancient story associated with it. The moon god himself constructed the first temple. The date of the establishment got lost in antiquity. The current structure of the temple got built in the year 1995. A 13th century Persian Geographer and traveler Zakariya al-Qazwini mentioned Somnath Temple in his book, "Wonders of Creation.", the Somnath

Jyotirlinga initially used to levitate in mid-air. An intense science is there behind the mystically floating Jyotirlinga. The Somnath temple has withstood many attacks by foreign invaders in the past. Our Ancient science was very much advanced during that time that even today, it surprise modern scientists. Apart from Somnath Temple, many ancient temples in India still spin the heads of modern researchers. It showcases the level of skills and techniques that our ancestors used to build these ancient marvels.



was again reconstructed by the Temple devotees. However, Mohammed Ghazni would return with his army and plunder the Temple repeatedly. This happened 17 times between 1001 – 1026 in a span of 25 years. More than 50,000 Hindus died in the conflict.

After India became free in 1947, a Cabinet Minister of Pandit Nehru, namely, Mr. K.M. Munshi the Architect of the Bharatiya Vidya Bhavan, decided to reconstruct the utterly destroyed Somnath Temple even though Prime Minister Pandit Nehru opposed this move. Mr. K.M. Munshi stood firm, and met Mahatma Gandhi in November 1947, accompanied by Sardar Patel. Mahatma Gandhi was very happy and gave his full support and blessings for the reconstruction of the Somnath Temple.

Though Mr. K. Munshi lost his two staunch supporters (in the matter of reconstruction of Somnath Temple), namely Mahatma Gandhi

in Jan 1948 and Sardar Patel in Dec 1950, a steadfast Mr. K.M. Munshi managed to complete the reconstruction of the temple and requested the then President of India Dr. Rajendra Prasad to inaugurate the Consecration of the Temple in 1951. Pandit Nehru chided his Cabinet Minister K.M. Munshi on 22nd April 1951 and wrote a letter to the President Dr. Rajendra Prasad asking him not to attend the consecration of Somnath Temple.

It is recorded History, that the President of India Dr. Rajendra Prasad vetoed the advice of his Prime Minister Pandit Nehru and told him “I would do the same thing with a Mosque or a Church, if I were invited. This is the core of Indian Secularism. Our State (India) is neither irreligious nor anti religious”. Finally, the President of India Dr. Rajendra Prasad accepted the invitation of Mr. K.M. Munshi and attended the consecration of Somnath Temple during the middle of November 1951, brushing aside Prime Minister Pandit Nehru’s stiff opposition!

Dr. H.V. Hande

*Former Health Minister of
Government of Tamilnadu.
Founder & Director of
Hande Hospital.*



Scope of eCommerce: The Future of Online Shopping in India

Before we launch into the future and scope of eCommerce in India, let us first understand what is e-commerce. To put it simply, electronic commerce refers to the purchase and sale of goods online or via the internet.

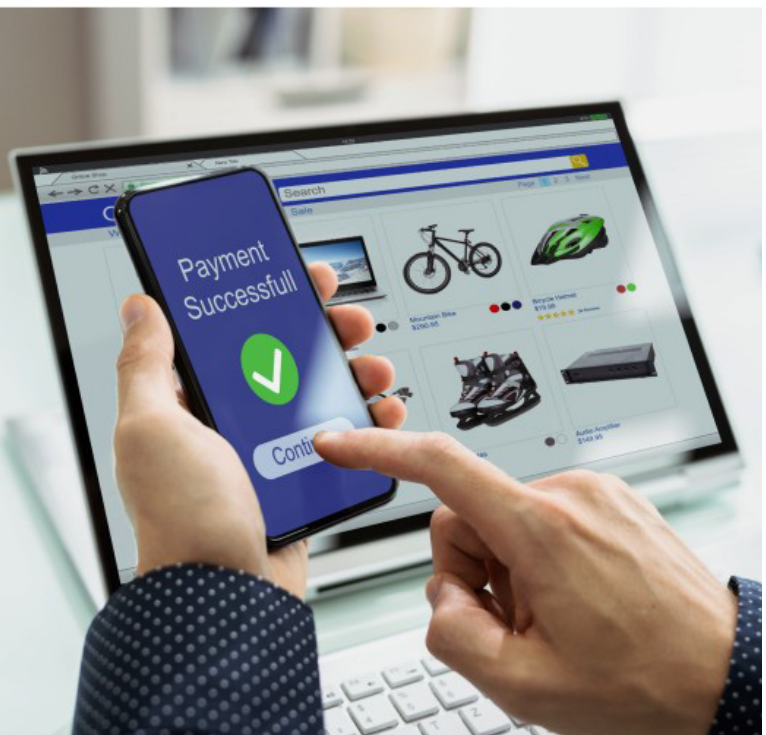
Sellers make websites where they display images of their products with price and description. Shoppers who buy the products have multiple payment options like COD, e-wallet, net banking, credit card, and so on.

Online sellers have the responsibility of shipping the product to the buyer and ensuring safe and timely delivery.

There are different models of E-Commerce:

- B2C – Business to consumer; this refers to the sale of goods to the end-user directly
- B2B – a business that sells to another business; for example, office equipment, wholesalers, construction equipment sellers.

Trends shaping the Future of Ecommerce



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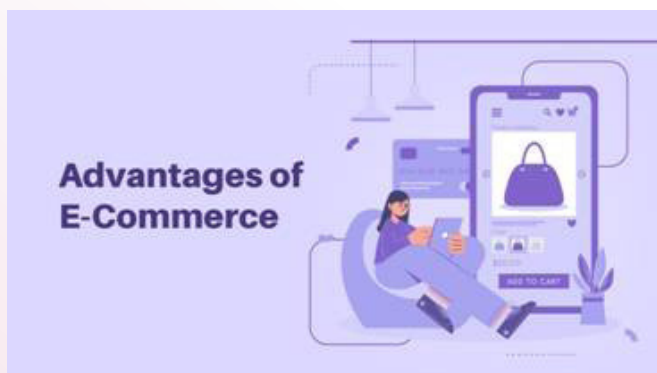
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- B2G – Businesses that sell or deal only with Government organizations.
- C2B – this is when a customer creates something that adds value to a business, and the business consumes it. The best example is positive customer reviews.

Today with the high penetration of the internet and mobile devices – currently there are about 776.45 million internet connections in India – it has also become very easy to buy and sell online.

Advantages of E-Commerce

Online selling and purchasing offer innumerable benefits to both sellers and buyers, and these advantages are also the reasons for the rising scope of eCommerce.



As of 2017, the total value of the e-commerce business in India was USD 38.5 billion, according to IBEF, and it is expected to hit USD 200 billion by 2026. That gives us a good idea about the future scope of e-commerce in India.

Let's first examine the advantages it offers to sellers:

- Sellers can increase and widen their reach to way beyond their cities – they can get customers from literally anywhere in the world, provided they are willing to ship.
- Even small businesses can increase their sales and grow by selling online



- They can enjoy massive savings in infrastructure, as they need not rent or purchase space in pricey locations or spend on interiors, display, etc
- As online stores can be operated with minimal staff, there is huge savings in salaries; sellers can also save on overheads like electricity and other utility bills.
- Online storefronts are open 24/7 to serve customers – no more worrying about missing out because of holidays, strikes, or even lockdowns.
- They can respond quickly to market demands
- Sellers can deal in a wide range of products
- They can analyze customer buying patterns and preferences and offer tailor made offers, discounts, and services
- Business can be easily scaled
- By selling via online retail sites like Amazon, Flipkart, etc., small traders and manufacturers get the seal of legitimacy.

Advantages to Shoppers

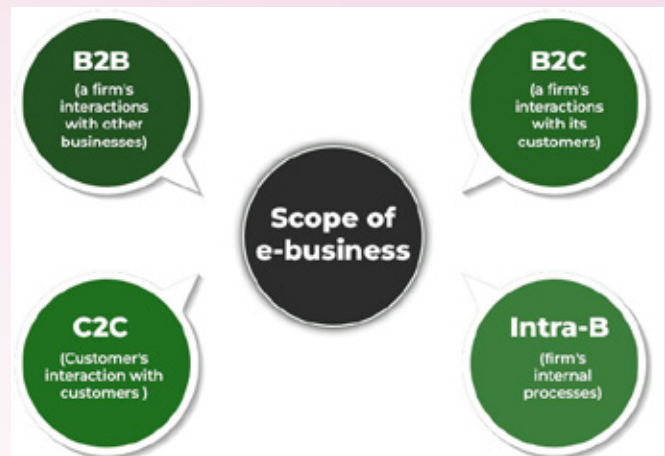
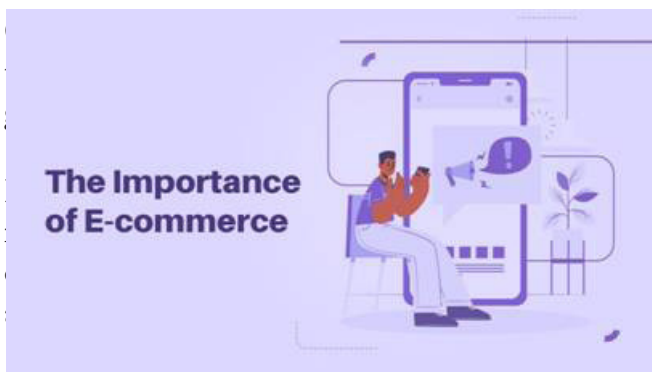
- Convenience in time – people can shop from home, while travelling, and whenever they want. No worrying about store closing, holidays, commuting, traffic jams etc.
- They can easily compare products and prices at different online stores
- With multiple payment options, it offers more convenience and safety as the gateways are secure and encrypted

- Elderly people, differently-abled people, those who are confined to their homes due to illness or injury, mothers with little children – for such people, online shopping is especially helpful, as they can shop comfortably and without fear of falling, kids running amok, getting pushed and shoved, and so on.
- Online stores clearly mention return and exchange policies on the site, making it easy for shoppers to decide
- You can get detailed explanation of the product, its working, materials/ingredients – even demo videos. This helps consumers to make informed decisions
- There is a plethora of choice, as almost every business has started selling online
- Online shopping offers great safety in shopping from home, especially in times like the present – when the global pandemic is threatening the health of all those who mingle in public.

The Importance of e-Commerce

E-Commerce has grown in importance because of all the advantages it offers to sellers and buyers. It is especially relevant in the current scenario of the Covid-19 pandemic when there are nationwide lockdowns.

Even traditional retailers hurriedly created online stores to maintain business continuity during the pandemic. This augurs well for the scope of e-commerce all over the world. Everything from groceries to sports equipment can now be bought online.



Thanks to online selling, these businesses can sell to customers in any corner of the country; for example, a farmer in Maharashtra can sell his Jowar or Bajra to a consumer in say Kerala. This would be near impossible without E-commerce.

This means that people who live in areas where a particular thing is not available locally, can easily get it online – that is the nature of E-commerce.

Impact of Ecommerce on Business

Needless to say, this has had a negative impact on brick-and-mortar stores; though a few positive changes have also been affected because of this. It has affected traditional businesses, as they are not able to provide the kind of discounts offered online, for one, and they have to maintain working hours.

It has now become a question of adapt or perish for conventional businesses. This is the reason that many businesses with physical stores are also beginning to get on the eCommerce bus; even grocery chains like Reliance Fresh and Big Bazaar (which was recently acquired by Reliance) offer their customers the convenience of ordering groceries online.

They pack the customers' orders from their stores and deliver them to their doorstep. This gives such stores a dual advantage – walk-in customers, as well as online, and allows them to increase their sales.

If we were to only talk about the impact of e-commerce or online shopping on the economy as such, it is definitely a positive one. We have already seen how it benefits both buyers and sellers alike.

Challenges of Ecommerce Business in India

Even though eCommerce is growing at a rapid pace in India, it is not without its challenges. Let's take a look at some of them:



- There is a need for a comprehensive ecommerce framework which includes best practices for governance
- Returns and exchanges are areas that need to be streamlined; some companies are too liberal while others have stringent policies
- The UPI framework needs to be further strengthened and improved for ease of payments
- Greater data security is the need of the hour, on the lines of the GDPR implemented in the EU.
- Strict laws to deal with internet frauds are much needed.
- Online sellers must think ahead and plan to cater to the potential needs of customers from small towns where internet penetration is low currently
- Many people are still unwilling to purchase online because they are unable to trust the seller/website.
- In spite of the proliferation of the internet, mobile devices, and ecommerce,

many people are still uncomfortable with technology, and are unable to leverage it to their benefit.

- India is a land of many languages, and in some places, the native language is preferred over English, which is pretty much the standard language of choice for websites. Though translations are available, sometimes the original meaning could be lost, and descriptions may actually come out in a completely different way.
- Not just consumers, many traders are also unwilling to embrace technology; if more businesses take the initiative to also have online storefronts, it would be a shot in the arm for the ecommerce industry in India.
- The objection by conventional traders to Ecommerce is seen in several areas in the country, as being detrimental to their business. The objection often takes violent turns, like forcing the shutting down of warehouses, agitations, and so on.

Some Likely Future Trends of Ecommerce in India

- Increasing number of mobile shoppers thanks to the high mobile penetration in India
- We may see wearables becoming more commonplace
- With more small stores going online, local marketing and branding may get a further boost
- Greater personalization of ads, retargeting, and automated marketing to ensure



1. Ethical eCommerce Trends
2. Seamless Omnichannel Experiences
3. Personalization, No Conversion
4. Shipping and Delivery Transformation
5. Headless Commerce
6. Progressive Web Apps (PWAs)
7. Micro Animations to Boost Conversions
8. Visual Search in eCommerce
9. Voice as an eCommerce Channel
10. NextGen B2B eCommerce
11. Marketplaces

FUTURE ECOMMERCE TRENDS



maximum conversion of visitors, abandoned cart shoppers etc.

- The subscriber model of shopping may become more popular here. Already in a few western countries, this concept has caught

on. For example, Amazon offers monthly grocery packages: x no. of detergent powder, toilet paper, toothpaste, bath soaps, garbage bags etc. Consumers pay in advance – say for 6 months, or 3, or even 12; and they get the

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Understanding the **Scope of eCommerce In India**



stuff delivered in the first week of the month, without having to place an order every time. The advantage for the seller is getting money in bulk. It's a win-win.

What Can We Expect the Future Scope of Online Shopping in India to Be?

Well, to put it bluntly, the scope of e-business in the near future looks to be ever-increasing and growing, because the trend has really caught on here. E-commerce giant Amazon is keen to conquer the Indian market and has already invested a great deal, especially with its 49% stake in the Future Group.

Indian online retail giant Flipkart has already opened a few offline stores and plans more stores in smaller cities. They plan to combine online and offline stores to maximize their selling potential.

Google and Tata Trust have launched a joint program 'Saathi' to increase internet and mobile penetration among rural women.

The Government of India is also making a huge push for Ecommerce by providing numerous sops to startups, cyber parks, and so on through its Digital India program.

As of now, there are close to 20,000 E-commerce companies in India, with many more expected to join the bandwagon every month. Experts are of the opinion that by 2034, we will outperform the US where online shopping is concerned, becoming the second-largest e-commerce economy in the world.

Authored by Sunila Goray, a technical content researcher

Source Courtesy: <https://webandcrafts.com>

Happy Parenting

Perhaps the most beautiful and most challenging task on earth would be the task of parenting. It's an art, it finds its place in our culture, it's dynamic and its origin and outcomes both are symbols of love. And love transcends life itself.

In psychology, a parent is an adult or caregiver responsible for the upbringing, care and guidance of a child and parents play a crucial role in a child's physical, emotional and social development.

In Sociology, parents function as caregivers to the children in their families thereby providing the next generation of adults. They typically protect, feedback and provide personal care for their children from birth through adulthood. Parents function as agents of socialisation for their children.

In biological terms, a parent is one who has conceived (biological mother) or sired (biological father) rather than one who has adopted a child and whose genes are therefore transmitted to the child.

According to UNICEF, "Parenting is the job of providing nurturing care throughout childhood,

preparing children to live in society, form relationships, learn, work and thrive" and this role is beyond the role of being the biological father.

According to the scholars, parenting can be defined as the process and purposive activity including interactions. While parenthood can be understood as the physical state of becoming a parent through the act of procreation, parenting can be understood as a state of mind or mental state that requires love, forethought, empathy, commitment and dedication to welcome the new lives we (as couples) are responsible for into the world, protect them and help them develop.

And of course parents play an irreplaceable role in the lives of their children. This relationship has a profound impact on a child's mental, physical, social and emotional development as well as their overall - wellbeing and happiness. It promotes and supports the physical, emotional, social, spiritual and cognitive development of a child from infancy to adulthood. In our culture, we visualise our parents as the Living God. And in India, certain types of parenting styles are being observed by the researchers who categorise them as follows.

- 1) Authoritarian Parenting
- 2) Permissive Parenting
- 3) Uninvolved Parenting
- 4) Helicopter Parenting

Authoritarian Parenting :

In India, statistically 62% of parents fall in this category, identified with strict rules, high



PARENTING STYLES



AUTHORITATIVE



AUTHORITARIAN



PERMISSIVE



UNINVOLVED

expectations and limited display of warmth. Children raised this way are often obedient and well behaved with academic success and good social skills. However such children many times resent their parents and struggle with decision making and independent thinking.

Permissive Parenting :

Hardly 17% of Indian parents are found to have adopted this way of parenting marked by a high level of warmth and very few restrictions allowing children significant freedom. This type of rearing results in happier and more creative children with a strong sense of self expression. However at times lack of disciplines can lead to spoiled and undisciplined children with poor self regulation

skills.

Uninvolved Parenting :

It is the least common style of parenting in India with only 8% of parents identified with this type, characterised by both low levels of warmth and control. Children raised this way may develop a strong sense of independence and self reliance but may lack emotional strength resulting in behavioural problems.

Helicopter Parenting :

This term and style has found its way out during the 1990s where parents are seen being overly involved and protective of their children. Around 13% of parents are seen with this type of parenting resulting in successful and well driven children protected from many challenges. Also resulting in greater levels of anxiety, dependence and a lack of resilience due to over protection.

Child health experts have come up with certain tips for a more fulfilling parenting experience. Some of them are as follows.

- 1) Boosting child's self esteem
- 2) complimenting the child rather than criticising
- 3) Setting limits and being consistent with the disciplines

6 steps to helping your kid plan a fulfilled life



- 4) Finding out family times
- 5) Becoming a good role model
- 6) Regular communication with the children
- 7) Adopting flexible parenting styles
- 8) Establish and express the unconditional love
- 9) Accepting one's own limits as parents

Boosting child's self esteem:

Self esteem or the Idea of feeling good about ourselves develops naturally in children when they see them through our eyes. Our tones of voice, our body language and every expression of ours are absorbed by our kids. Our words and actions as parents affect or shape the process of developing self-esteem in them. Hence praising compliments however small make them feel good and proud, allowing children to do things independently make them feel capable and strong. On the other hand belittling comments and undue comparisons with other children make them feel worthless.

Words shouldn't be used as weapons, rather carefully chosen compassionate words can be used to deal with situations or acts of mistakes to make the child feel the universality of making mistakes and despite that love being given priority and finding ways and teaching ways to avoid such repetitions.

Complimenting the child rather than criticising :

Very often we parents end up finding faults in our children and criticising them despite our good intentions behind such behaviours. This leaves tremendous negative impacts on the tender minds and a better way to encourage good behaviour over the long run is by complimenting them when they do something good and ignoring their mistakes with a message of not repeating them by exemplifying their negative consequences and their by teaching them good lessons without scolding them. This way, we parents too learn to be more patient and creative to articulate moral values to our little ones. Generous rewards in the form of love, hugs and

compliments work wonders in supplying nutrients for the growing plant of behaviour that we want to nurture in our children.

Setting limits and being consistent with the discipline:

Discipline is a necessary tool for both the parents and the children. It helps the children to choose acceptable behaviours and learn self control and at the same time helps parents to be consistent tutors by establishing some house rules that are to be followed by the children and if not followed that can be addressed with a warning further followed by loss of certain privileges. This way gradually the child learns the desired behaviour and learns to develop self control and adjust to changing situations. The child learns to respond to situations rather than reacting to them.

Finding out family times :

Despite busy work schedules, parents should find out that extra bit of time to spend with their children be it eating the breakfast with them or helping them with their project and activities where they get truly involved and enjoy the learning process and parents relearn their childhood lessons establishing a friendly bond with their children. Or engaging each other with sports and games to teach the values like winning and losing and how to deal with losing situations. Once the communication gets established between the parents and the children, the expectations get reduced and the



acceptance attitude gets primacy. This behaviour helps the child to give psychological space to others with whom he or she interacts. And relaxed minds create beautiful things in no time. Whereas lack of time sharing with the children creates a vast gap between parents and kids and destroys the scopes to understand their friend circle and their deeper feelings particularly of the teenage kids.

Becoming a good role model :

Studies have revealed that those children who hit usually have a role model for aggression at home. Younger the children greater the parental behaviour being watched and followed. Hence we should remember that our children are like the CC TV cameras, constantly watching and recording our behaviours only to be reproduced by them. Hence we should be the role models for all those traits we want them to inculcate be it respect, friendliness, honesty, kindness or tolerance or speaking the truth or helping a needy. If we treat our kids the way we expect others to treat us, automatically the kids learn to treat others that way. Our genuine behaviour will leave a genuine impact on our children.

Regular communication with the children :

Answer to those wondering minds whenever they seek explanation to any particular way of living or thinking. Effective communication nurtures the fragile hearts and inviting them and involving them in solving various social or other problems develop the sense of being worth and their problem solving mental pathways get clearer and it leads to the growth of common sense to tackle unanticipated challenges in life. It helps them to think divergently as well as convergently. Naturally they pick up leadership and organisational behaviour. Not involving the children, not giving them choices and options and not explaining the details can block the open minds of the children where lies myriads of creativity and generative abilities to explore the world into which we have invited them.

Adopting flexible parenting styles :

This works like a first aid box or a spare part or a Stepney to get adapted to sudden unforeseen situations in life. As it's said, survival of the fittest and not of the strongest, the more flexible we are as parents and in our approaches towards raising our kids, the more successful we will become in experiencing happiness and deeper connections with our children. At the same time, our children will learn to be flexible with others as well as with themselves particularly in terms of choosing suitable career options and the failure in one endeavour will inspire them to take up a new path without hesitation.

Establish and express the unconditional love :

This expression of unconditional love despite some decisions by the children or vice versa that may not be worth appreciations by each other in their respective cases, can help both the parents and the children to appreciate each other's importance in life and helps in sustaining the family values. The sense of secured feelings of having the family with us during our odd days is the ultimate force that binds the family members together. It gives us the sense of belongingness and togetherness and heals many heart failures caused otherwise elsewhere. It gives the emotional strength to face the challenges of life.

Accepting one's own limits as parents :

This has a boomerang effect on us. If we don't realise and internalise this value for ourselves, our children will end up becoming anxious and overburdened with meeting targets not knowing how to cope up if certain targets don't get achieved in life.

Whereas, setting up our limits and giving out the best to our chosen priorities can help us enjoy the parenting process which is equally challenging as well as interesting and this way, our children too will



learn to set limits in their lives and to be effective performers without erasing the scopes of increasing the set limits for “slow and steady wins the race”.

Some personal experiences of the journey of child to the mother of a child

Beyond the scientific and scholarly explanations of parenting as a process and its implications, the very basics of a new relationship blooms when a child is born where parents carry out the responsibility of caring for them and making them suitable to fit into the society and have their rights over their children for they have given birth to them. This relationship is unconditional, beyond the dictates of law . This relationship is immortal, it transcends time and life.

Yes, at times it gets misinterpreted too. But the true seekers of parents or that of the children, ultimately realise the essence of this relationship which is so very beautiful. I had experienced pocketed permissive parenting with certain restrictions and certain permissions with full expression of unconditional love and warmth. But certain decisions like choosing my life partner had left me bankrupt in terms of losing my father's love. On the other hand, my child credited my bankrupt account with the fixed deposits of unconditional

love. Somewhere the balance sheet of life has got balanced and I have got back my father's love as a compound interest for the amount of love I had expressed for my father despite his withdrawals of love and concerns for me. I am trying to be the good parents I had observed in my parents in terms of their simplicity, discipline and dedication and honesty. Hope I don't let my childhood feel bankrupt anyway for any of his decisions in life. Saying is easier than being a true role model particularly when we step into those shoes once worn by our parents. This unconditional bond can't be expressed in limited and conditional words and paragraphs. They are self generative having the ability of self destruction too. Happy Parenting to the senior most parents to the youngest expecting parents of our time.

Ms. Chinmayee

Am a full-time homemaker and a self-taught passionate artist and an amateur writer looking forward to take my passions to a professional level. I have written certain situational stanzas in English and an amateur autobiography of my life experiences from 1999 to 2021 in Odia titled Baishhi Pahache meaning on the 22 nd step.



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