ECONOMICS IN POST(MODERN) WORLD

EDITED BY
ARTUR BORCUCH

Knowledge Laboratory
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Chubakumzuk Jamir¹
MACROECONOMIC IMPACT OF SOCIAL PROTECTION PROGRAMME THROUGH VDBS IN ALLEVIATE RURAL POVERTY IN NAGALAND: BRIDGING THE GAPS

Abstract: A Village Development Board plays a pioneering role in improving the economic and living standard of the rural poor through employment generation schemes and infrastructural development programmes. The fiscal allocation of social protection programmes is evaluated. This provoked us to estimate the economic impact of major social protection programmes, namely, Swarnaaiayanti Gram Swarozgar Yojana, Indira Awaas Yojana, Mahatma Gandhi National Rural Employment Guarantee Scheme and Nagaland State Rural Livelihood Mission using correlation and Linear Regression Model, but not so much impacts on employment generation has been observed. The finding also shows that there exists high level of unemployment and poverty rate in the state and thus suggests suitable measures which can ameliorate with suitable measure.

Keywords: Village Development Board, Employment and Rural Poverty.

1.1. Introduction
The village development boards (VDB) is a mechanism for decentralization of planning and development at the grass root level at its best². The VDBs are involved in all phases of developmental activities as a part of their responsibilities. Through the involvement of VDBs, several major schemes have been successfully implemented. With the objective of proper implementation of various Centrally Sponsored Schemes, to provide employment to educated unemployed rural youth through self-employment and also building of social and physical infrastructure in rural areas. Through VDB the state government is implementing several welfare measures for alleviating poverty and to bring about socio-economic change in the lives of the rural poor. And also with a view to ensure grass root level participation of the people in the governance, decentralized institutions have come to play crucial roles. The primary responsibility for drawing up developmental projects and to prioritize areas for development based on local knowledge falls on the village development board therefore that makes them a very important institution of the rural villages³.

¹ Department of Economics, Yingli College, Longleng, Nagaland: India, Email: ckumzuk7@gmail.com
³ K.G Karmakar and G.D. Banerjee (2009), Village Development Boards (VDBs) in Nagaland. Mumbai: Head Office NABARD. Separate Village Development Board (VDB), without displacing the traditional village council was first established in Katsepomi village under Phek District, in 1976 by Deputy Commissioner, A.M Gokhale and later in 1980-81 it further extended to other villages across the state with the enactment of VDB Model Rule, 1980.
1.2 Communitisation: The Concept
The concept of Communitisation was introduced in 2002 under the “Nagaland Communitisation of Public Institution and Services Act of 2002”. Communitisation consist of a unique partnership between the government and the community involving transfer of ownership of public resources and assets, control over service delivery empowerment, decentralization, delegation and building capacities, all with the aim of improving the delivery of public utility systems. Communitisation, therefore involves transfer of government assets to the community, empowerment of community through the delegation of governmental power of management and supervision of day to day functioning of employees to village committees to be managed by committees/boards under the guidance of the village council as prescribed by the Act. Unlike other forms of decentralization or privatization, communitisation develops partnership between Government and the people through delegation of powers and responsibilities to the community for the management of public institutions, so that the performances of the public utilities improve.4

1.3 Materials and Methods
1.3.1 Data collection

1.3.2. Calculation using different methods
1.3.3. Estimated of average Monthly Per-capita Consumption Expenditure (MPCE)
In National Sample Survey Organisation survey, expenditure incurred by a household on domestic consumption expenditure, the reference periods used for collection of consumption data includes three (3) estimate of consumption are used depending upon the recall period of data collection. In the Uniform Recall Period, the consumption expenditure data are collected using 30- days recall period for all the items. In the Modified Recall Period, the Consumption expenditure data are collected using 365-day recall period for five non-food items and 30-day recall Period for remaining items. In the Modified Mixed Recall Period, the consumption expenditure data is gathered from the households using the recall period of (a) 365-days for clothing, footwear, educational, institutional medical care, and durable goods (b) 7-days for

4 R. S. Panday (2010), Communitisation: The Third Way of Governance Concept Publishing
Communitisation was introduced in 2002-03 and after enactment of Nagaland Communitisation Act on public institutions and services the same year, the government handed over ownership and management of education, health care, water supply, electricity, tourism and bio-diversity conservation to the community.
edible, oil, egg, fish, meat, vegetable, fruits, spices, beverages, refreshments, processed food, pan, tobacco and intoxicants, and (c) 30-days, for the remaining food items, fuel, and light, miscellaneous good and services including non-institutional medical, rent and taxes.  

1.3.4. Correlation: Correlation analysis deals with the association between two or more variable. If the variable move in the same direction, correlation is said to be positive, if it move in the opposite direction, correlation is said to be negative. The formula is as follows:

\[ R = \frac{N \sum dx dy - \sum dx \sum dy}{\sqrt{N \sum dx^2 - (\sum dx)^2} \sqrt{N \sum dy^2 - (\sum dy)^2}} \]

1.3.5. Linear Regression: Regression is the measure of the average relationship between two or more variables in term of the original units of the data. In regression there are two variables. The variable whose value influenced or is to be predicted is called dependent variable and the variable which influences the values or is used for prediction is called independent variable. Regression equation of Y on X is as:

\[ Y = a + bx \]

Where a is the intercept, Y is the dependent variables, x is the independent variables and b is the regression coefficient

\[ b_{xy} = \frac{N \sum xy - (\sum x)(\sum y)}{N \sum x^2 - (\sum x)^2}. \]

1.4 Results and Discussion

1.4.1 Macroeconomic variables, Employment and Rural Poverty

The aim of the paper is to review the performance of macroeconomic impact of social protection scheme during the period from 2009-10 to 2016-17, and discuss the extent to which the performance of anti-poverty scheme since the Ninth Five Plan. The programmes selected are: Swarnajayanti Gram Swarozgar Yojana (SGSY), Indira Awaas Yojana (IAY), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Nagaland State Rural Livelihood Mission (NSRLM) and Backward Region Grant Fund (BRGF). Although the Constitution of India does not decree any significant role for the central government in poverty alleviation programmes, such schemes have been a part of the Government of India budget right from the early 1970s. These were basically of three types; (i) schemes to promote self

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6 M. Radin (1929), Correlation Columbai Law Review 29 (7), 901-905.
employment (ii) creating new work opportunities for wage labour and (iii) the third category focused on backward areas of the regions. The increase in the allocation of the Rural Development Ministry over the last 8 years is part of the general strategy of Government of India to transfers to the state via the central Ministry at the cost of general purpose transfer via Planning Commission. However the allocation of funds to the states under major rural poverty alleviation programmes has been based on the incidence of poverty estimated by planning commission. However, the when methodology was changed in 1993-94, it was found that some states were adversely affected. Therefore, an adjustment formula was worked out under which the losses under the new were contained to not more than 15 per cent of their expected entitlement as per the old methodology. Secondly, the share of North-Eastern States including Nagaland in the total number of poor comes to around 4 per cent, but it was decided to increase their allocation to 10 per cent of the total, by reducing allocation of other States.

Table 1: Implementation of Centrally Sponsored Scheme (in Lakh)

<table>
<thead>
<tr>
<th>S.l</th>
<th>Heads</th>
<th>2009-10</th>
<th>2016-17</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>SGSY</td>
<td>631.18</td>
<td>00.00</td>
</tr>
<tr>
<td>2</td>
<td>MGNREGS</td>
<td>49945.76</td>
<td>63131.24</td>
</tr>
<tr>
<td>3</td>
<td>NSRLM</td>
<td>00.00</td>
<td>54444484.00</td>
</tr>
<tr>
<td>4</td>
<td>IAY</td>
<td>3139.32</td>
<td>782.42</td>
</tr>
<tr>
<td>5</td>
<td>BRGF</td>
<td>588644001</td>
<td>00.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>588697717.3</td>
<td>54508397.33</td>
</tr>
</tbody>
</table>

Source: Compiled from Statistical Handbook of Nagaland, 2009, 2010, 2011, 2018
Swarnajayanti Gram Swarozgar Yojana (SGSY)
Indira Awaas Yojana (IAY)
Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)
Nagaland State Rural Livelihood Mission (NSRLM) and
Backward Region Grant Fund (BRGF)

Table 2: Physical achievement under various Schemes

<table>
<thead>
<tr>
<th>S.l</th>
<th>Heads</th>
<th>2009-10</th>
<th>2016-17</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No. of SHGs (under SGSY)</td>
<td>587.00</td>
<td>0.00</td>
</tr>
<tr>
<td>2</td>
<td>No. of Swarozgaris</td>
<td>845.00</td>
<td>0.00</td>
</tr>
<tr>
<td>3</td>
<td>Job card holder (under MGNREGS)</td>
<td>325242.00</td>
<td>429018.00</td>
</tr>
<tr>
<td>4</td>
<td>No. of Household provided Employment (under MGNRES)</td>
<td>325242.00</td>
<td>421037.00</td>
</tr>
<tr>
<td>5</td>
<td>No. of SHGs (under Nagaland State Rural Livelihood Mission)</td>
<td>0.00</td>
<td>1339.00</td>
</tr>
<tr>
<td>6</td>
<td>IAY</td>
<td>11691.00</td>
<td>591.00</td>
</tr>
</tbody>
</table>


---

Table 3: Employment and Rural Poverty

<table>
<thead>
<tr>
<th>S.I</th>
<th>Year</th>
<th>MPCE</th>
<th>Employment rate Per1000</th>
<th>% of Rural Poverty Ratios</th>
<th>No. of Person (in Lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2004-05</td>
<td>687.00</td>
<td>982</td>
<td>10.00</td>
<td>1.70</td>
</tr>
<tr>
<td>2</td>
<td>2009-10</td>
<td>985.00</td>
<td>894</td>
<td>11.1</td>
<td>0.8</td>
</tr>
<tr>
<td>3</td>
<td>2011-12</td>
<td>1229.83</td>
<td>849</td>
<td>6.1</td>
<td>1.6</td>
</tr>
</tbody>
</table>

Source: Planning commission Report 2014 and RBI Report 2019

The Plan budget of the Rural Development Ministry was 631.18 lakh for SGSY scheme in 2009-10, and the number of SHGs financed during the same year was 587 and the Swarozgaris/workers under SGSY was 845 refer (table 1). Under SGSY transfers of fund are based on the share of each state in the total number of rural poor. SGSY took off only in those states where a fair amount of ground work had already been done towards formation of self-help groups, especially in mobilizing rural women under Development of Women and Children in Rural Areas (DWCRA). The coefficient of determination i.e., $R^2$ value shows 0.88 per cent and the relationship between SGSY and Swarozgaris and is statistically significant ($P<0.00$).

The primary objective of MGNREGA was to improve livelihood security in rural areas along with creating of durable assets such as building roads, footstep, culvert/drainage, playground, water tank, retaining wall etc. The fund allocation under MGNREGA during 2009-10 was Rs 49945.76 lakh which further increases to Rs 63131.24 lakh during 2016-17. MGNREGA guarantees employment to households and not to individuals as result 421037 lakh households were provided employment during 2016-17 refer (table 1 and 2). As per the report out of 4.25 lakh active job card holder in Nagaland only 46,894 workers have Aadhaar linked bank account. Wages of the MGNREGA workers will be directly credited to the individual accounts of Job card holders who have actually done the works on the basis of Rs.177 per day as daily wage through National Electronic Fund Management System. No doubt it was found that under MGNREGA participation also appear to be high and help in reducing poverty more effectively in less developed areas than in more developed areas. The $R^2$ value between MGNREGA and unskilled labour comes out to be 0.72 per cent and is statistically significant ($P<0.01$) for 2009-10, and for 2016-17 the relationship is statistically significant ($P<0.00$).

The aim and objective of the NSRLM is to promote sustainable livelihood for the poor such that they come out of extreme poverty. The poor people are intended to facilitate (i)
access to credit supply (ii) support for diversification and strengthening of livelihood and (iii) access to entitlements and public services. In Nagaland the mission in its fifth year of implementation shows tremendous progress in achieving its objective. The increase level of participation from women and youth towards the program through SHGs and their improved capacity through continuous nurturing and training in enabling women to initiate sustainable and strong community institution to participate in the growing economy of the state. The State Mission is moving towards achieving adequate human capital which will be available to address issues of poverty in the state. The fund under the noble scheme during 2016-17 was 5444484.33 lakh and the number of SHGs established under the scheme was 1339 during the same year refer (1&2). The $R^2$ value between NSRLM and SHGs comes out to be 0.82 per cent and the significant value ($P<0.01$) for 2016-17.

For IAY, share in housing shortage is given 50 per cent weightage (increased to 75% w.e.f 2005-2006), and poverty gets the remaining weightage. From out of the State allocation, allocation of funds to the districts is based on an index of backwardness. Two indicators are used for working out the index of backwardness, namely, the proportion of poor population of the district to the total population in the State and the inverse of agricultural production per agricultural worker with equal weightage assigned to each of the two indicators. For IAY the budget allocation was 3139.32 lakhs and decline to 782.2 lakh during 2016-17. In Nagaland under the IAY scheme the department’s decision to provide 5 bundles of CGI sheets to the beneficiaries without any other assistance resulted in denial of full housing benefit to the rural people as they were forced to arrange other materials required to complete the construction of their houses. The department, however, stated on August 2002 that other materials viz, timber, bally post and bamboo etc. were provided free of cost by Village Council/Village Development Board from community forest. Out of Rs. 3139.32 lakh being cost of CGI sheet during 2009-10 payment for 11691 bundles of CGI was made by the department and decline to 591 bundles during 2016-17 refer (table 1 &2). The relationship between variables is statistically significant ($P<0.00$). The target groups of beneficiaries were below poverty line (BPL) families as well as homeless people of the State. The department embarked on the scheme without any survey till 1996-97. In 1997-98, a house hold survey of BPL families was conducted but no attempt was made to ascertain the actual house shortage and number of katcha houses required to be upgraded. As per guidelines of the scheme each, village development board was to select the beneficiaries from the list of eligible group of people, but interference of high officials in selection process in violation of the guidelines resulted in extending the benefit to non-entitled groups. The Government issued an order in September 1997 fixing a 10 per cent quota in
selection of beneficiaries for departmental officers. This further worsened the situation. The department has also failed to consider other categories of beneficiaries such as physically handicapped and families of military/paramilitary forces who died in action.

The scheme of Backward Region Grant Fund (BRGF)\(^\text{11}\) has been implemented by the Directorate of Under Developed areas till June 2007 which however transferred to Rural Development Department by the State Planning Board in its meeting held on 29-06-07. It is planned to re-establish regional imbalances in four Eastern Region of Nagaland comprises of Kiphire, Longleng, Mon, Tuensang and Wokha in development activities. The fund will provide financial resources for supplementing and coverage existing development inflows into identified districts. This programme will be implemented in the selected district on the same line of the VDB Grant-in-Aid programme and thus, the fund meant for Rural Development of rural areas will be allocated to the VBDs on the basis of household. This fund will be released to VBDs saving accounts by District Planning Committee.

Table 6: Expenditure under various schemes for 2009-10

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation</th>
<th>Linear Regression</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Co-efficient of determination [R(^2)]</td>
<td>Intercept</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>SHGs assisted under SGSY</td>
<td>0.94</td>
<td>0.88</td>
</tr>
<tr>
<td>Swarojgaris assisted under SGSY</td>
<td>0.41</td>
<td>0.16</td>
</tr>
<tr>
<td>Unskilled labour under MGNREGA</td>
<td>0.85</td>
<td>0.72</td>
</tr>
<tr>
<td>Semi skill or skill labour under MGNREGA</td>
<td>0.75</td>
<td>0.57</td>
</tr>
<tr>
<td>Corrugated Galvanised Iron (CGI ) under IAY</td>
<td>0.95</td>
<td>0.91</td>
</tr>
</tbody>
</table>

Table 7: Generation of Employment under various schemes for 2016-17

<table>
<thead>
<tr>
<th>Variables</th>
<th>Correlation</th>
<th>Linear Regression</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Co-efficient of determination [R(^2)]</td>
<td>Intercept</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>SHGs assisted under NSRLM</td>
<td>0.82</td>
<td>0.68</td>
</tr>
<tr>
<td>Unskilled labour under MGNREGA</td>
<td>0.91</td>
<td>0.82</td>
</tr>
<tr>
<td>Corrugated Galvanised Iron (CGI ) under IAY</td>
<td>0.63</td>
<td>0.39</td>
</tr>
</tbody>
</table>

\(^{11}\) The Backward Regions Grant Fund is designed to redress regional imbalances in development. The fund will provide financial resources for supplementing and converging existing developmental inflows into identified districts. Each Panchayat or Municipality within the backward district concerned will be the unit for planning under BRGF. Plans prepared by each Panchayat or Municipality will be consolidated into the District plan by the District Planning Committee, constituted in accordance with Article 243ZD of the Constitution.
1.4.2. Employment and Poverty: The Bigger Macro Picture

What has been the macro movement in employment and poverty? Based primarily on Planning Commission (2014) and RBI (2019) the employment rate per 1000 and poverty ratio are presented in table 3. Clearly the employment rate has steadily declined over the years from as high as 982 per 1000 in 2004-05 and 849 per 1000 in 2011-12. However the poverty ratio has been mixed. While it shows years-to-year fluctuation as per the Monthly Per-capita Consumption Expenditure (MPCE) measures of Poverty. The employment rate decline between 2004-05 and 2011-12, on the other hand, poverty ratio rises marginally between 2004-05 and 2009-10 but decline between 2009-10 and 2011-12. But in Nagaland MGNREGA is not performing as expected. Even though the scheme aims at providing 100 days of guarantee employment, below 50 days of employment was actually provided on an average. The promise of 100 days of employment is far from reality. The scheme under performance can be attributed to insufficient fund allocation, consistent late payment of wages, low wage rates and corruption.

The poor are also supposed to be largely deprived of basic education facilities as a result the literacy rate of rural regions was 75.35% as per 2011 census. Thus, low level of education and lack of skill in rural areas hampers the development of SHGs activities.

Table 4: Expenditure for Major Employment Programmes during 2009-10 (in Lakh)

<table>
<thead>
<tr>
<th>District</th>
<th>SGSY Expenditure</th>
<th>SHGs Assisted</th>
<th>Swarozgaris Assisted</th>
<th>JAY Expenditure</th>
<th>Achievement of CGI</th>
<th>MGNREGA Expenditure</th>
<th>Unskilled Labour Wage</th>
<th>Semi-Skill Labour Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dimapur</td>
<td>62.87</td>
<td>64</td>
<td>51</td>
<td>413.76</td>
<td>1624</td>
<td>4176.51</td>
<td>2375.00</td>
<td>232.08</td>
</tr>
<tr>
<td>Kohima</td>
<td>56.79</td>
<td>47</td>
<td>55</td>
<td>377.97</td>
<td>1507</td>
<td>7733.03</td>
<td>4856.69</td>
<td>719.61</td>
</tr>
<tr>
<td>Mokokchung</td>
<td>64.96</td>
<td>60</td>
<td>72</td>
<td>299.21</td>
<td>1153</td>
<td>4735.24</td>
<td>2738.03</td>
<td>208.38</td>
</tr>
<tr>
<td>Mon</td>
<td>72.83</td>
<td>67</td>
<td>21</td>
<td>388.58</td>
<td>1449</td>
<td>8091.30</td>
<td>4659.66</td>
<td>639.82</td>
</tr>
<tr>
<td>Phek</td>
<td>81.30</td>
<td>78</td>
<td>105</td>
<td>252.57</td>
<td>955</td>
<td>3443.68</td>
<td>2022.32</td>
<td>280.00</td>
</tr>
<tr>
<td>Tuensang</td>
<td>62.06</td>
<td>48</td>
<td>138</td>
<td>348.39</td>
<td>1345</td>
<td>4534.99</td>
<td>2694.60</td>
<td>378.84</td>
</tr>
<tr>
<td>Wokha</td>
<td>38.20</td>
<td>44</td>
<td>28</td>
<td>193.69</td>
<td>738</td>
<td>2626.85</td>
<td>1567.81</td>
<td>0.00</td>
</tr>
<tr>
<td>Zunheboto</td>
<td>75.71</td>
<td>70</td>
<td>178</td>
<td>228.02</td>
<td>786</td>
<td>4455.62</td>
<td>2527.03</td>
<td>176.00</td>
</tr>
<tr>
<td>Kiphire</td>
<td>38.74</td>
<td>39</td>
<td>30</td>
<td>174.82</td>
<td>672</td>
<td>2477.61</td>
<td>1391.38</td>
<td>155.22</td>
</tr>
<tr>
<td>Longleng</td>
<td>39.40</td>
<td>32</td>
<td>108</td>
<td>258.94</td>
<td>650</td>
<td>3657.12</td>
<td>2126.75</td>
<td>279.64</td>
</tr>
<tr>
<td>Peren</td>
<td>38.32</td>
<td>38</td>
<td>59</td>
<td>203.38</td>
<td>812</td>
<td>4013.81</td>
<td>2270.00</td>
<td>302.66</td>
</tr>
</tbody>
</table>

Source: Compiled from Statistical Handbook of Nagaland, 2011
Table 5: Expenditure for Major Employment Programmes during 20016-17 (in Lakh)

<table>
<thead>
<tr>
<th>District</th>
<th>NSRLM Expenditure</th>
<th>SHGs Assisted</th>
<th>IAY Expenditure</th>
<th>Achievement 1 unit=5 bundles of CGI</th>
<th>MGNREGA Expenditure</th>
<th>Unskilled Labour Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dimapur</td>
<td>6569887</td>
<td>222</td>
<td>67.88</td>
<td>74</td>
<td>6336</td>
<td>4509</td>
</tr>
<tr>
<td>Kohima</td>
<td>5907601</td>
<td>101</td>
<td>60.74</td>
<td>66</td>
<td>6238</td>
<td>4140</td>
</tr>
<tr>
<td>Mokokchung</td>
<td>6175115</td>
<td>96</td>
<td>60.49</td>
<td>66</td>
<td>6642</td>
<td>4140</td>
</tr>
<tr>
<td>Mon</td>
<td>6622606</td>
<td>189</td>
<td>79.45</td>
<td>56</td>
<td>7119</td>
<td>4661</td>
</tr>
<tr>
<td>Phek</td>
<td>6555539</td>
<td>164</td>
<td>48.12</td>
<td>49</td>
<td>5288</td>
<td>3206</td>
</tr>
<tr>
<td>Tuensang</td>
<td>0.00</td>
<td>0.00</td>
<td>189.92</td>
<td>81</td>
<td>6084</td>
<td>4274</td>
</tr>
<tr>
<td>Wokha</td>
<td>5242726</td>
<td>174</td>
<td>57.16</td>
<td>39</td>
<td>5186</td>
<td>3913</td>
</tr>
<tr>
<td>Zunheboto</td>
<td>5795809</td>
<td>70</td>
<td>47.52</td>
<td>43</td>
<td>5300</td>
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<td>40.37</td>
<td>41</td>
<td>5904</td>
<td>3458</td>
</tr>
</tbody>
</table>

Source: Compiled from Statistical Handbook of Nagaland, 2017

Fig. 1

SHGs Assisted under SGRY(2009-10)
Achievement 1 unit=5 bundles of CGI under IAY (2009-10)
Achievement 1 unit=5 bundles of CGI under IAY (2016-17)
Unskilled labour wage under MGNREGA (2009-10)
Unskilled labour wage under MGNREGA (2016-17)
Conclusion

Using the data for 2009-10 to 2016-17, this study has investigated the causes of the decline in rural poverty in Nagaland, paying particular weight to the role of public expenditure in rural areas. The results show that government spending on productivity enhancing investment, such as rural infrastructure including road, irrigation, social forestry, footstep, culvert/drainage, playground, water tank, retaining wall etc. and rural development targeted directly to the rural poor, have all contributed to the reduction in rural poverty, and most have also contributed to growth in agricultural productivity. Additional government expenditure on rural development is an effective way of helping the poor in the short term, particularly during agriculture failure, but their impact on productivity growth is small. There may be scope for improving their design so that their productivity impacts can be strengthened, particularly by creating more employment opportunities and at the same time construction of rural infrastructure. This paper also suggests about appropriate forward-looking anti-poverty policy interventions, which need to look at, not just who is poor today, but also who is likely to be poor in the future. In other words, we need to identify who is vulnerable to poverty. Therefore, the government must implement effectively income and employment generation programmes such as Mahatama Gandhi National Rural Employment Guarantee Act, Swarnajayanati Gram Swaragzar Yojana and Nagaland State Rural Livelihood Mission and also promoting agro-based activities like animal husbandry, bee keeping, poultry etc. so that the there will be increase in the level of income and thus help in reducing income inequality.\textsuperscript{12} It is also, suggested that proper physical and social overhead capital i.e., infrastructure need to developed and priority be given in the rural areas. This development of infrastructure will help in the marketing of agriculture products which turn will increase the income of the people and thus, help in eradicating the poverty and narrowing the income inequality in the rural areas.

Reference

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The year 1989 was crucial for Central-Eastern-Southern-Northern European regions due to social-economic-political changes. It was a result of the fall of communism led by the U.S.S.R. After 1989 the transformation from a centrally planned economy to a decentralized market economy was significant in a very short period (1989-1998). The creation of entirely new economic actors and the building of new economic institutions were to ensure the freedom of economic activity, dignity, importance of individual economy access of economy through European Union, and the world economy within the regions and among citizens of all ages. Economic transformation was a part of the democratization in post-Communist Europe and was an important step in the success of market economy consisted in the rejection of the old economy under Communism, recognized as centrally planned command economy. It was a call for system change and for better economic life based on actors like individual households’ improvement, economic freedom and prosperity, dignity and the access of human rights. The rejection of the communist planned economy before 1989 was significant in Southern Europe in 1998. Estimated 40 percentages of Romanian, Bulgarian, Croatians citizens (democrats’) denied the old economic system and welcomed open economy through its micro-individualistic features. In Central Europe estimated 43 percentages of Pols community showed their dis-like on Polish Planned Economy and welcomed market economy for a life based on free, freedom and solvency. Support and acceptance by the people were continuously increasing during its transformation period since 1989 to 1998. The aim of this article is to discuss about the creation of market economy and its acceptance in the regions of Central-Eastern-Southern-Northern- Europe since 1989 to current as a new economic model. Aim of the article is to gaining knowledge about the regional economy and its pros and cons. The outcome of the article successfully describes about market economy, and its amalgamation of EU for broader European identity. The question is; how did citizen of post-Communist Europe accept imported economic system like market-oriented economy? In the future this article will be enlarged by describing its’ actors among communities for broader economic sense.

Keywords: Consolidated Households’, Micro-economy, Decentralization, Economic Transformation, EU, NATO, Privatization, Planned Economy.

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Introduction
The year 1989 and the collapse of communism led by Soviet Union and the political-economic-social-cultural transformation period (1991-1998 – waves of democracy and economy) were important indexes of Central-Eastern-Southern-Northern European countries (countries of fifteen). It was an evolutionary changes in economy overall in the area, we call post-Communist states or countries. A centralized planned economy led by the U.S.S.R was an economic system for a long time (estimated 40 years) in the region led by Soviet Union under a group of Warsaw during cold war (1980’s) against of the Western block led by the U.S.A. and their liberal economy. It was two blocs communist and capitalist. In the year of 1989 everything changed by the fall of Soviet Union. Countries of the region were confusing in the nutshell period about what could be done for the practice of the state? How does society, economy, political institute will follow its liberal ideas led by the western states? They were not use to the system. The evolutionary transformation since 1991-1998 and further years were helping those countries to set-up and practices continuously about the system of neoliberalism (the term discovered after the fall of Soviet Union to rule the world newly by western states) which indicates people’s freedom through human rights’, dignity, free speech, populism instead of elite group, free economy where individual can live a life with happiness and through financial freedom. A free economy and society; an example of enlighten period of European history was a reflection through the establishment of new economy and society in the post-Communist Europe. It was an experiment in the region that how did an imported economic system (neoliberal economy) accept by the citizens of the regions? There was no way but to accept a new liberal economy. There was two systems; planned economy and neo-liberal economy (micro and macro level), planned economy already was collapsed and the neo-liberal economy was on the way to discover for the prosperous life and its continuation. Hope, Optimism, democratic thoughts were indexes to adopt this free economy and people did it through a long term transformation. They prepared to set-up their mentality to accept an imported western model of economy. It was helpful for them to become globalized, to discover a feelings on European identity. Economic set-up with European Union made Europe one from North, South, Eastern, Central with Western. Estimated 24 percentages of Bulgarian identified themselves as European, it was similar in Croatia too. In Belarus the identity was increased from 12 percentages in 1991 to 19 percentages in 1998, Slovakian feelings increased from 12 percentages in 1991 to 20 percentages in 1998. Estimated 25 percentages of young generation of Central and Eastern European States (ages 19-25) identified themselves
as European. Identification as a European was another stakeholder for the discovery of new economic system in the region and to amalgamate with the West.

**Literature Review**

Setting a new economic policy within a new political structure in Post-cold war period in the region was not easy. It was a long practice of communism and planned economy. Coming out of this era and to adopt a completely new system was not also a night long activities. It was an evolution through a decade and even today. They all are still learning about the glimpses of free market economy. The glimpses of transformation was not equal. Central and Eastern European countries; The Czech Republic, Slovenia, Poland, Slovakia, Hungary were top countries to adopt the neoliberal economy through privatization, welfare, creation of jobs, and thus to make their people happy financially. On the other side Balkans like Bulgaria, Romania; countries like Serbia, Belarus, The Russian Federation, Ukraine, and Latvia were not successful to make their people happy because of the lack of stakeholders that can set-up a new economy. Economy in the Western Europe is pluralized, decentralized but even today it is not that pluralized in the countries like the Russian Federation, The Ukraine etc. Influences of authoritarian rule is still likable within few section and class of those countries. Russia’s Putin rule is a factor to rethinking their older system such as authoritarian economy. Elitism is still a stakeholder in the economy in post-Communist Europe, therefore the idea of populism is still not an absolute stakeholder. Mercantile economy creates such tragedy like elitism, migration, crime, underground activities in the region.

**Methodology**

Books, academic journals are two stakeholders for information collection. Then reading entirely over issues. Economic transformation also related with political and social transformation in the post-Communist Europe. Few things also have been taken regarding to their political issues. Drafts have been written for three times over entire issues for better understanding and memorization. It was a process of realization of the region and their overall economic practices. Editing over writing has done several times. Finally made final draft as an article.

**Result and Discussion**

Europe had no experience in transforming a planned economy into micro-economy. The transformation in Central and Eastern Europe was based on people’s quality of life, welfare of the members of the society, their standard of living, their economic satisfaction.
Those indicators can be objective of the individual quality of life or subjective of the personal perception of the quality of life. It is individual and perceptual improvement during the waves of new economy and democracy in Europe (1989-1998). The economic improvement was a part of social improvement process related with every European citizens. The transition period was difficult for the citizens of Poland, Hungary and Russia and rest of post-communist countries to dealing with, however the success was coming out through the rejection of the planned command economy within the region under its communist image which was estimated seventy years of experienced economic system in the region. The long period of centralized and command economy was a factor to face difficulties to adapt a newly decentralized open market oriented economy, or simply call the market economy/micro economy. The rejection of command economy was highest in Central and Southern European countries such as Romania, Bulgaria, and Croatia etc. In the Baltic region estimated 20 percent of the democrats’ opposed old economy during the end of transitional period (1998) while estimated 13 percent of post-Soviet democrats opposed the old economy. Post-communist countries like Romania, Bulgaria, Croatia, Poland, Czech Republic, Hungary, Estonia, had majority support over a newly market oriented economy instead of the old economy. The seeking of a new economic system was observed through the support of the citizens of those countries who was also seeking a newly democratic role over the political system instead of communism. Estimated 40 percentages of Romanian, Bulgarian, and Croatian citizens were against the command economy before 1989, in Central Europe it was estimated 33 percent that opposed old economy.

In Romania it was highest percentages of the people that supported open individual economy (55 percent in 1998) and opposed hostile Ceausescu regime and his economy. In Croatia one third people opposed former Yugoslav economy and supported open economy (48 percent in 1992), they disliked Tito’s rule in Croatia. In Bulgaria it was estimated 38 percentages of the democrat citizens who favored economic transformation through the birth of market economy, however because of the absence of new economic model under the first socialist government, they favored once again their past command economy. The picture of Central European transformational image could be seen in Poland mainly, where estimated 43 percentages of the citizens supported a new market oriented micro economy and opposed economy before 1989, the waves of economic transformation was similar in Czech Republic where estimated 40 percentages of the people supported a new decentralized economy (1998), a popular economy for the encouragement of populism instead of elite rulers. People support was more than that but because of war crisis between 1991 and 1998 it went down to 40 percent estimated. In Slovakia the support was estimated 30 percent citizens and quite less than Czech society,
in Slovenia the support of market economy and oppose of planned economy was similar percentages like Slovakia. In Hungary because of golden era under Janos Kadar regime in 1980’s, people had still influence over his combination of capitalist and socialist economy in Hungary, and estimated 19 percentages of Hungarian democrats’ in 1991 opposed their old economy led by their great ruler Janos Kadar, it was later increased to 23 percent of people support on market economy. It was a fact that former Czechoslovak economy (in Czech Republic and Slovakia), Romanian old economy by President Ceausescu, Yugoslav economy (in Croatia and Montenegro) were rejected by majority citizens’ of those countries because of political turmoil, unstable socio-economic situation and especially regional conflict and war of those countries, they wanted a new political, social and economic system in the region. The result is the birth of market economy through transformational waves (1st, 2nd and 3rd waves of transformation since 1989-98). But on the other side Hungarian golden era due to its better rule by Janos Kadar did not influence much on newly economic system during transformation, the era was called especial Hungarian situation. Citizens’ support on a new economic system was not that influenced in Belarus, Ukraine, Latvia, and Lithuania, it was estimated 15-16 percentages of the total people who supported market economy instead of Soviet model economy between the years 1991 to 1998. In Estonia it was higher percentages of the citizens who felt a new political system (democracy) and a new economy for their better individual households, it was estimated 31 percentages of the Estonians democrats’ who supported both a new political system through democratization of the society and an open individual micro-economy within the system. Ukraine was only Baltic country which was still influenced by Soviet economy and the people support on a new economy was only 9 percentage in the year of 1998. Ukraine was believe in social stability through regular income and the absence of unemployment which was Soviet economic model, on the other side there was no functioning market economy at the beginning of 1991 in Ukraine and that was one of the reason to continuing believe on the old economic system and to avoid instability in the society according to people feelings. However, the wave of new socio-economic system was in full-swing in the entire regions of Europe especially in Central and Eastern Europe, and Southern as well. Large number of people accepted the outcome of the reform process that can ensure that economic reform has reached the light at the end of the tunnel of transformation. The birth of market economy was in its second steps through its successful consolidation in the new economic system in a long run. A long run market economy was dependent on its broader support in the society and within its system and thus created an optimistic among people about its successful implementation through micro economy and macro economy. There was another
optimism created on sustainable market economy in a given post-Communist countries. This new economic system was supported by majority of Central-Eastern-Southern European people, and even in Baltic region. In Central Europe people support on optimistic views increased from estimated 58 percentages in 1991 to 62 percentages in 1998. In 1996 it was in highest percentages of support on a new economic system estimated 75 percentages of the people on their optimism of market economy through a macro image. They were confident about the bright future of the new economic system in the long run. Thus a normal cycle of economic expectation through optimism and pessimism was discovered and on the other side by throwing all kinds of alternatives against market economy after the fall of communism in the region. In Poland the percentages of the optimistic view on a new economic system was estimated 41 percent in 1991, which increased to estimated 70 percent in 1998 and thus Polish society accepted market economy in their society after a decade long economic transition. In Czech Republic estimated 80 percentages of the citizens had confident over their new economy in the system. In Slovakia estimated 70 percentages of the people believed and were optimistic in a new Slovak economic system. In 1991 estimated 53 percentages of the Hungarian people was optimistic on a new economic system which went up to 69 from 53 percentages people support in 1998. Central Europe had a proper economic optimism over a newly market economy where in Southern Europe the optimism was based on hope mainly instead of real economic change. In Romania estimated 63 percentages of the citizens declared themselves as an optimistic on a new economy and they wanted it. In Bulgaria people optimism on a newly market economy increased to estimated 70 percentages and the hope of Romania’s and Bulgarian’s were on their accession to European Union which was positive for them and their countries to recovery a macro-economy and a micro economy(improvement of individual households). The war in Croatia in 1990’s changed its people’s mind to move into a new economy which can survive them. Estimated 71 percentages of Croatians were optimistic over a new economic model (marketable open macro and micro economy) for their development in post-Yugoslav wars situation; however in 1998 the optimistic idealism was decreased into 51 percentages among Croatian’s. In the Baltic region Estonia displayed an outstanding level of both macro and micro economic optimism in the mid-nineties. In the year of 1996 estimated 80 percentages of Estonians’ expressed their pessimism and optimism on a newly Estonian economic model based on a macro and micro image of economy. It was their geographical closeness with Finland, other Scandinavian countries and with high-speed of economic integration with Gulf of Finland that supported on their newly optimistic ideas on a newly model economy, a free economy instead of Soviet command economy. On the other side Baltic
countries such as Latvia and Lithuania and all CIS regions had not that encouragement over a new economy compare to Estonia. Estonia was only Baltic country who showed its charms and encouragement highly like Central and Southern Europe. It was a Renessa’s of the model of market economy. In Belarus the support of the economic enlightenment was estimated 33 percentages in 1991 which was went up to 64 percentages in 1998. In the Russian Federation estimated 44 percentages of the population believed in a newly economic model in the Russian economy. In the Ukraine it was estimated 38 percentages of the people who were optimistic on a newly Ukrainian economic model in 1992; however it went up to estimated 48 percentages of the people optimism regarding the economy in the Ukraine. The collapse of planned economy after demise of communism and the lack of new economic institutions at the beginning of transformation put households under pressure at the micro levels. They were rethinking again about their old economy for the economic survival because of uncertain economic situation during 1989 just after collapse of the old political, social, economic system in the entire region. The example of Micro economy in Europe was individual households, it had been analysed before 1989 and after 1989 households’ comparison, was it improved or not improved. At the beginning of the economic transformation in 1989-1991 the entire households in Central and Eastern Europe were sufferer due to changes in the system, they were confused about its adaptation, or it was a time of experiment for the citizens to adapt an open economy from planned economy. In 1991 estimated 37 percentages of the people of Central and Eastern Europe had better or same situation compared to their standard of life before 1989. Economic standard had increased estimated 42 percentages of the citizens of the regions in 1992-1996. The living standard of households in the Czech Republic were estimated 47 percent in 1991 which was same or better before 1989 and in 1994 it was estimated 50 percent and in 1996 it was estimated 61 percent. The image of the economic improvement individually (living standards of individual as its micro economic image) in Czech Republic was the brightest since 1991. In Slovenia economic improvement in micro level was another bright example like Czech Republic. Percentages of the living standard of individuals in those countries were not stable between years, but yet as a whole, the image of micro economy was satisfactory during transformation years (1991-1998 and further). In 1991 estimated 39 percentages of Polish households felt that they had better or similar situation in their living standard comparison with the 1980s’, this percentage increased to 50 in 1996 and estimated 49 in 1998. In Slovakia economy had improved after communism and during the transformation. In 1991 estimated 32 percentages of Slovak households felt that they were better-off or similar comparison with the 1980s’. Estimated 38 percentages of the households’ citizens felt better economic situation
in 1992 and in 1996 it went up to 41 percent, in the year of 1998 the percentage was estimated 46. The Czech, Slovak, Polish and Slovenian economy turned into a better or at least stable after communist system during transformational revolution through their individual households’ living standard (averages 46 to 54 percentages of all households’ people in the regions) and it was an achievement of new economy on its micro level. In Romania estimated 51 percentages of people households living standard was better or similar standard in 1991 but in 1994 it was estimated 44 percentage and in 1996 it was estimated 34 percentages, it was going down; however after 1996 it went-up to 41 percentage in 1998. In Bulgaria estimated 34 percentages of the households’ felt that they were better-off or similar living standard in their micro-economic system (after 1989) compared to planned Bulgarian economy (during 1980’s), in 1992 it went-up to estimated 46 percentages of improved households economy by their living standard. In Croatia the development of micro-economy was stable during the transition process (1991-1998), however; majority Croatians remarked (estimated 80 percentage) that their individual households improvement through living standard and the incensement of materials were worse than before 1989 and war was one of the reason for affects in people life in the reason. Hungarian economy in 1980s’ was called by golden era by its people, they were influenced by their ruler in the time. In 1991 estimated 32 percentages of Hungarian households were either benefitting by the economic changes or could be labelled as stable households, in 1992 it went-down to 27 percent and in 1994 it was 25 percentages of Hungarian who felt better economic situation after communism, it was estimated that average 28 percentages of Hungarian living standard between 1994 to 1998 was remained modest compared to 1980’s Hungarian economy. Servia and Montenegro were worse part of Europe based on their living standard; only 14 percentages of the people agreed that their households and materials improvement had went-up due to a micro-economic system after communism. It is an individual economic development through living standard and households’ materials improvement, but Serbian and Montenegrinian were better-off in their Yugoslavian economy than todays’ economy, it was war which made them economical victims in the regions. The economy of Central and Eastern Europe had been shaped by two phases regular or formal economy which has features of regular paying tax by people, stable jobs and earn money for better economic life, social insurance etc. and is an example of market economy, micro-economy or macro-economy after 1989. During communism it was informal economy that was opposite of market economy, had no guaranty on a regular job, social benefit etc. estimated 37 percentages of entire population of Central and Eastern Europe was able to enjoy a satisfactory living standard during their new economic era on the basis of ideology like micro-
ECONOMICS IN POST(MODERN) WORLD

economy and it’s open and free style. Regular incomes grew up to 39 percentage in 1992 and in 1994 it was estimated 42 percentages of regular income through salary or other forms of income. In 1998 estimated 42 percentages of the people of Central and Eastern people either had official economy or had official welfare state for survival; almost 60 percentages of the people of the region had no regular salaries or regular pension, which made them to think their own economy on the basis of micro level in order to survive the process of economic transformation. It was always in Czech Republic where people showed their positives reflections over new economy, they were benefitted by regular income and pension within the new Czech economic system under micro level economy. In 1992 estimated 53 percentages of Czech households got by with regular incomes, it went-up to 58 percentages of entire population in 1994. Slovenia was the second brightest country that had micro-economic performance of households. In 1992 it was estimated 58 percentages of households who benefitted through regular earnings through regular jobs or through regular transfer of payments by the welfare state. In 1998 Slovenian economy surpasses Czech economy in terms of micro-economic performance of households. Estimated 63 percentages of Slovenian had enough money that had been received by either regular jobs or regular pension for a better standard of living. Slovakia was the third brightest country in the post-Communist era in terms of micro-economic performance of households. In 1991 estimated 39 percentages of Slovakian households were able to maintain a standard living life through the participation of Slovakian official economy or through Slovakian welfare state. It went-up to 53 percentages of Slovakian who had regular jobs or pension through which they improved their households’ economic standard. Slovakia and the Czech Republic were able to improve their economy after communism using the features of micro-economy such as regular incomes through jobs, regular pension by turning into welfare state and thus were able to come out from communist ideology. In 1991 estimated 38 percentages of Polish households got by within the official economy, which increased to 52 percentages of entire population households’ in 1998 that had regular jobs and/or regular welfare payments. Poland was the fourth brightest country in post-Communist Europe that had a micro-economic performance of households. Hungary was the 5th brightest in the post-Communist European region, estimated 25 percentages of Hungarian was able to survive within their official economy and the official Hungarian welfare state, and in 1998 it went-up to 49 percentages of all Hungarian households. All five countries of Central Europe (Czech Republic, Slovenia, Slovakia, Poland, and Hungary) had gone through a remarkable changes in economic, social and political aspects from 1991 to 1998 and their turning into official market economy and official welfare state through economic
transformation made them economically solvent and it reflected among their citizens by having enough money to maintain a standard economic livelihood and make them happy financially. They were five top countries of post-communist Europe where micro-economy in the form of official market economy and welfare state was visible as most encouraging and popular. People thus turned them happy through the transformation (1991-1998) by using official economy (jobs) and official welfare state (pension) of those countries and improved their individual households by increasing materials. The advanced micro-economical picture was not that bright in the countries like Bulgaria, Romania, and Croatia. In Croatia estimated 28 percentages of population were survived by official economy and/or welfare state pension, it went-down to 26 percentages of all people in 1998. People of Croatia forced to build their own individual type of households (estimated 74 percentages of all Croatians) to survive their life without regular jobs or pension. In Bulgaria estimated 28 percentages of people who had enough money to live a standard life by regular income sources whether jobs and pension in 1991, it declined to 17 percentages of people based on regular jobs or pension for households living. Estimated 83 percentages of Bulgarian forced to build their own kind of individual economic households’ for their survival beyond official economy or welfare state. In Romania it was estimated 44 percentages of all Romanian households who had ability to survive through official economy or pension in 1991, but horrendously it declined to 16 percentages of entire households in 1998.

The form of micro-economy was normalizing, positivizing, encouraging and was successful in Central European countries (Czech Republic, Slovenia, Slovakia, Poland and Hungary) where Southern European countries (Croatia, Federal Republic of Yugoslavia (Serbia and Montenegro later) and Eastern European countries (Bulgaria, Romania) were shrinking by its micro-economic system, it was not sure whether indexes were not implemented properly or they were confused during the transformation process. Consolidated households was another form of micro-economy after communism in post-Communist European countries. In 1991 estimated average of 63 percentages of all Central and Eastern European population were able to manage their standard of living and few of them were able to save money as well. In 1998 it went-up to 66 percentages who were able to save money. Hungarian share of consolidated households’ went-up from estimated 66 percentages to 77 percentages from 1991 to 1998. Czech household was deeply consolidated and one of the best in the Central Europe, in 1991 they declared estimated 71 percentages of entire households’ are economically consolidated, in 1998 it was estimated 76 percentages of consolidated households’ in Central Europe after Hungary. Poland was the third country in the Central division that had a consolidated household’s economy, in 1996 estimated 60 percentages of entire Polish households declared their economic
consolidation which increased to 74 percentages in 1998. Improvement of economic consolidation in Central European countries was remarkable during economic transformation from planned to mercantile economy. In Slovenia it was estimated 69 percentages of Slovenians who had consolidated households’ economy in 1991 and in 1998 it was estimated 68 percentages, it was their reflection of stability. In Slovakia it was estimated 62 percentages of entire households’ economy that had consolidated which then increased to 66 percentages. Croatian consolidated households’ economy was estimated 57 percentages in 1996 to 65 percentages in 1998. From 1991 to 1996 Bulgarian consolidated households’ economy fluctuated between 42 to 46 percentages, which increased to 46 percentages in 1996 and estimated 53 percentages in 1998. Incensement of households’ consolidation was a good sign of micro-economic future in Bulgarian official economy. In Romania it was a better picture of consolidated households’ in 1991 but from 1994 to 1996 Romanian consolidated households’ economy declined from 61 percentages to 51 percentages. Economic satisfaction was found highest in Czech Republic and within the families, estimated 58 percentages of all Czech families expressed their highly satisfaction about their financial situation. From 1996 to 1998, financial satisfaction declined from 57 percentages to 53 percentages of the entire Czech population. In 1991 economic satisfaction among Slovenian households’ were quite low, it was estimated 28 percentages of all Slovenians who deeply expressed their satisfaction over their personal economic situation. In 1994 it was estimated 48 percentages of Slovenians who were satisfied about their family financial situation and it increased to 53 percentages of all Slovenians in 1998. In 1991 estimated 17 percentages of Polish households’ were satisfied about their family financial situation while in 1992 it increased to 23 percentages, in 1994 it increased to 25 percentages, in 1996 increased to 35 percentages and in 1998 it was their highest 44 percentages of all Polish population who expressed their fair satisfaction about their family financial condition. In Slovakia estimated 47 percentages of Slovak population was highly satisfied on their own households’ by their economic performances. In 1996 it declined to 35 percentages of Slovak people who were satisfied on their households’ economy and in 1998(spring) it was estimated 40 percentages of happy Slovak people over economic situation. Romanian households’ standard had fallen down during transformation; in 1991 it was estimated 37 percentages of all Romanian households’ who were satisfied over their family economic situation, in 1996 it was estimated 42 percentages and after 1996, Romanian satisfaction of consolidated household economy declined constantly which was least 33 percentages in 1998. In Hungary estimated 21 percentages of Hungarian were satisfied about their family financial economy and standard of lives in 1996 which went-up to 25 percentages.
in 1998 among Hungarian population. In Serbia and Montenegro estimated 22 percentages of people were satisfied over their financial consolidation, while estimated 78 percentages of the Serbian people were dissatisfied over their economic performances. The situation of Bulgaria was worst on the base of their own economic satisfaction for a better and standard life. It was declined year after year. In 1991 estimated 37 percentages of Bulgarian were satisfied on their economic performances to make consolidated economy, in 1996 it declined to 28 percentages of overall Bulgarian population and in 1998 estimated 10 percentages of Bulgarian households’ expressed their fair satisfaction over their family economic practices, means estimated 90 percentages of Bulgarian were dissatisfied over their consolidated households’ economy after the transformation periods. Upswing of micro level economy was found fruitful due to transformation in post-Communist Central European countries while in Southern and Eastern part, the micro economy as a new form was not a best practices by the people of the region or was not a best reflection as a new form of economic change after communism. The experience of micro-economy, individual financial success, financial stability and those economic indexes like regular jobs, welfare pension were hope for the new economy for its proper implementation in the region and its positive influences over the population. Micro based open economy during transformational period was significant for European democratization as well. People financial satisfaction, individual households’ beyond the official economy or welfare state, were good sign to form a micro level economy in post-Communist Europe and thus to change political system by introducing western democracy along with neoliberal economic system (micro-economy, decentralized economy, open economy, free economy, globalized economy). One of the important economic reform after post-Communism was pension privatization in Poland and Hungary. The pension privatization process had various steps like debates, processes etc. and then its implementation. The idea of pension privatization was to follow western European economic model reform and to prioritise populism. Pension privatization in Poland was influenced by experiences of other countries like Hungary in the region and Latin America. It was passed in 1997 and 1998 with implantation in 1999 in the name of social security system, old age pension and disability pension etc. It was an example of mercantile economy in both Poland and Hungary for people secured economic life. The countries of Central-East Europe were able to convergence fast with the old EU-15 countries in their quality of democracy, rule of law, government accountability, and welfare state policies. They were attracting highest amount of foreign direct investment. Central European countries were successful to expand their people’s better education, healthier life, longer live through developed welfare systems following developed Western Europe. It was very appreciative by
the European Union for better economic scenarios in Central and Eastern States of Europe. Post-communist states of Central, Eastern and Balkans Europe have already convergences politically, Economically, Socially with the EU states; however, countries like Romania, and Bulgaria needs to improve lot compared to all EU countries. EU membership was a reward for comprehensive economic reforms through financial exchanges between post-Communist European states and developed EU states of Western region. People of post-Communist Europe started to identify them as European, it was especially showed among youth, educated university students etc.

Conclusion

Market economy thus successfully established in all fifteen countries of post-Communist Europe through deregulation of prices, markets, stability, privatization of pension, privatization of state-owned enterprises. By 2001 most of the projects were in private hands and the result was more investments funds were coming from EU and world financial organizations. In Eastern Europe people average income was estimated $23,730 per person. Slovenia was the richest country with highest per capita income. Open economy in post-Communist countries helped to establish their relations with all Western European countries in case of their open wealthy economy. Due to the globalization investments’ from all over the world are coming to those countries for fundamental development such as infrastructure, health, child development etc. however, due to open environment people from the eastern world are coming to the western world using Central European states as buffer zone. It is a security threat for the entire region, it is a threat through terrorism, invisible forces like human trafficking, underground activities. Ethnic problem in the region is also a threat for the entire region and has possibility for its expansion of extremism in the area, and Western Europe as well. It is possible because of cheaper cost than Western Europe. Russian threat is another factor in the post-Communist Europe (Moldova and Chechnya issue). Countries like Poland, The Czech Republic, and Hungary are full member of NATO, and countries like Estonia, The Czech Republic, Hungary, Poland, Latvia, Lithuania, Slovakia, Slovenia, Romania, and Bulgaria are full member of EU. Albania is in process for the membership of EU. But they are not all member of NATO and European Union. What will be their security guarantee? It is a question. However, it is desirable that all of post-Communist states will become the member of EU and NATO for their security from external and invisible forces and proper continuation of market economy for the access of globalization and global economy, countries like Ukraine, Serbia, Montenegro, Albania, Bosnia, etc. are required for safety from the external forces and economic expansion. It will be
the best effort to accept those countries as well to the EU and the NATO. Poland has remarkable economic contribution in the world economy since 1990’s. It has surpassed countries like South Korea, Singapore, and Taiwan and become a key European success story. As the most successful economy in Europe Poland increased its GDP per capita by estimated 150 percent since 1989. Its purchasing power from $10,300 in 1990 increased to $28000 in 2018, and thus by average level of income it exceeded two-thirds of the average level of the Eurozone. It is Pols tremendous achievement since its amalgamation with European Union as a fully member (2004). Polish educated society, socially mobile society and the decentralized forms of governments (17 different types of governments from Left, Right and Centre since the transition in 1990 making their high quality policy as their best policy makers) are its stakeholders for economic success as the most promotable country in the Eurozone. The miracle of Poland will continue through their Warsaw Consensus; as their growth model. Germany invests in Poland twice than the Russian Federation because of their market economy and best policies.

Youth in Poland goes to university similar to German youth. Polish and German framework in Polish economy is another Polish economic success story. The articles’ objectivity is to discuss about liberal economy and its expansion in this region of the world. It is proved that free economy is successful than its opposite form planned economy. Planned economy vs. free economy both has their features for the development of people and the country economically; however; current world order led by the Western power demands its way to liberate the worlds’ system and also its expansion. Liberalism through a people economy was expected in Post-communist Europe for its development and adjustment with European Union and North American Treaty Organization, which was implemented through its successful transformation. Current European Union has various divisions such as East and West members of the states based on economic, social and political status; and even post-Communist European region, counties have their own division such as Northern region is influenced by Scandinavian countries etc. immigrants’ are recruiting by the West than East are few differences. If they can unite based on current socio-economic issues, they can be stronger in the present neoliberal world order.

References


A STUDY ON THE CUSTOMER SATISFACTION TOWARDS ONLINE SHOPPING IN DARJEELING DT. WEST BENGAL

Abstract: This article explores the factors influencing customer’s online shopping decisions and how these factors affect customer’s satisfaction using Descriptive Research Design. This study also looks into the influences of online shopping perceived benefits namely convenience, pricing and wider selection towards online customer satisfaction. The results of this study will help the businesses or ventures which are looking to expand the online marketing and it is also beneficial for the academic enhancement. A well-structured questionnaire was designed and administered to collect samples across the district. Due to the need for the variety of respondents who have had previous experience with online shopping, judgement sampling technique was chosen. The study has been undertaken with reference to a sample size of 100 respondents. After collecting the data, the data was classified, tabulated and codified.

Keywords: Online shopping experience, customer satisfaction.

1. Background of the Online Shopping Industry in India

Today competing in a high-pressure business scenario has become a huge challenge for the retailers. The business endeavours are looking at the internet, as an effective alternative sales channel which gives them direct access to target the customers. Online retailing (also known as e-tail) is a web-enabled interface between a retailer and its target consumers for selling products and services on the web with the facility of e-commerce. Almost all retailers are now actively uses World Wide Web for the business purposes.

Down through the years the online shopping environment has gone through a lot of changes and developing faster and in diversified ways. It has become very popular in the areas of apparel, arts and handicrafts, books, car rentals, computers and electronics, cosmetics, financial services, gifts and novelties, etc. It has become natural choice for retailers due to low investment cost, direct access to target customers, quick return on investment and speedy and more efficient delivery of products and services to the customer. The availability of the point of transaction data helps the retailers to analyze and interpret their target customers. It has become the most efficient way to offer valuable information to the customers like discounts, promotions, new and existing products as per the customer’s requirements and past shopping behaviour.

The increasing purchasing power of the Indian customers leads to online shopping boom in India. In addition to Advertising through social media websites like Facebook, Twitter, Google+, Instagram etc the retail leaders are also trying to adopt video, mobile and other social media strategies with a view to provide richer, more engaging and user-friendly experience.
Online retailing is set to create sensation even in the rural areas of India. The change in the FDI (Foreign Direct Investment) strategies, is a wake-up call for retailers that have done too little to develop an online strategy as retail giants like Amazon, Flipkart, etc to develop action plans and strategies for implementing in the Indian retail market.

2. **Online consumer buying behaviour**

Everyone is a consumer because we buy and consume goods and services in life. Consumer behaviour is very complex which can be defined as those acts of individuals directly involved in obtaining, using and disposing of economic goods and services and it depends to a large extent by social and psychological factors.

To succeed in modern marketing one needs to understand the consumer behaviour. The needs of two consumers are not same. There is a great variation in their needs, wants and desires. To survive in the market, a firm has to be constantly innovative and also need to understand the latest needs, desire, wants, tastes and preferences of its customers. It will be extremely useful in exploiting marketing opportunities and in meeting the challenges that the Indian market offers. Online consumer behaviour parallels that of offline consumer behaviour.

The stages of the consumer decision process are basically the same whether the consumer is online or offline. In the online model, web site features along with consumer skills, product characteristics, attitudes towards online purchasing and perceptions about control over the Web environment plays a vital role. Consumer skills refer to the knowledge that consumer has about how to conduct online transactions. Product characteristics refer to the fact that some products can be easily described, packaged and shipped over the Internet whereas others cannot. Combined with traditional factors such as brand, advertising and firm capabilities, these factors lead to specific attitudes about online shopping.

Consumer behaviour regarding the use of internet for shopping varies. Some customers either lack access or resist using this new channel of distribution, primarily due to privacy and security concerns. Other shoppers choose to browse the Web so as to gather information and then visit the stores to negotiate the purchase face to face with the retailer. Few shoppers visit retail stores first and then buy products online. Still there are customers who do all the shopping online: gathering information, negotiating, purchasing and either arranging for delivery or picking up the merchandise in the store.

It takes time for individuals to build up confidence to shop online. Initially shoppers may restrict themselves to searching for information only. As their confidence grows, their use
of the Internet for purchase is likely to increase, with a move to higher value items and more frequent purchases.

3. SCOPE OF THE STUDY
The increased uses of the internet among customers have resulted in more and more retailers providing online avenues for customers to make purchases at the click of the mouse. Customers not only use the internet to make purchases but also to search for detailed information about the product or service being provided. Internet has changed business’ strategies. The E-Marketers are weighing the possible options to analyze and understand the factors influencing Indian customers’ online behaviour, to fine-tune their business strategies to cater to the needs and preferences of the customers.

This study deals with the customers’ perceptions towards the following aspects of online shopping and how the presence or lack of these aspects in an online shopping environment affects customer satisfaction:
- Product categories that customers purchase online,
- Quality & availability of the product,
- Mode and Speed of delivery of the product,
- Product price / Offers provided for online shoppers,
- Payment options available for the customers,
- Shipping, Return and Exchange policies,
- Features of the shopping website such as:
  - Design,
  - Information provided,
  - Accessibility,
  - Ease of use.

4. OBJECTIVES OF THE STUDY
The primary objective of this study is to identify and understand the factors affecting customer satisfaction with respect to online shopping in Darjeeling District, India.

The Secondary Objectives are:
- To identify product categories for which customers favour online shopping
- To identify the features that customers expect at an online shopping portal.
- To identify the different payment and delivery systems preferred by the customers.
• To identify the inhibitions faced by customers during online purchases.
• To identify how these factors, interact to influence customer purchase decisions.

5. LITERATURE REVIEW

Online shopping is fast growing. According to eBay India Census (2011) published on September 28th 2011 at Bangalore, *Online Shopping is mainstream & a nationwide phenomenon: India had over 3,311 e-Commerce hubs across the country.*

In India, people used internet to compare and evaluate options and went back to traditional approach for the actual purchase. But this trend is changing now due to increasing internet awareness and accessibility, PC penetration etc. According to The Times of India’s article on Online Retail Industry published on July 3rd 2011- "A booming economy and rising disposable incomes have contributed to the evolution of online shopping."

According to an article published in The Economic Times about an ASSOCHAM survey dated October 19th 2011, “Products like mobile phones, e-tablets, consumer electronics, gift articles, apparel and ornaments are the major attractions for consumers who shop online”. One of the main reasons why customers prefer online shopping for such products is because of the large variety of these items available in the online market. The websites enables customers to search and compare products with ease, 24X7 shopping advantage and the home delivery of products. Shopping websites also provide discounts, vouchers and free gifts to attract customers.

It is believed that online shopping is only favoured by the customers from the metro cities. However, several surveys and studies which disprove that belief. An article published in The Economic Times about the growth of E-Commerce in smaller cities in India dated February 5th 2012 states that companies selling products and services online are targeting the non-Metro cities. This article states that among the 3311 Indian cities identified as E-Commerce hubs in the eBay India census 2011, 1267 are non-metro cities. According to this census, while metros contributed the largest share to online purchases in India in 2011, Tier 2 and Tier 3 cities are catching up fast.

This article also talks about the different motivating factors that influence online shopping in metro cities and non-metro cities. “While consumers in the metros buy products and services mainly because of convenience, those in the non-metros buy due to non-availability of products.” Big brands cannot afford to open and maintain shops in small cities. Thus these branded items are not available for people living in smaller cities in stores. But online shopping provides a win-win situation for both the customers and the businesses. It is the easiest route
for the big brands to cater to the needs of customers from the smaller cities. Increase in the usage of mobile internet is is expected to increase in the online shopping in India.

Thus it is important that we understand factors influencing consumer behaviour in this growing industry.

6. RESEARCH METHODOLOGY

Descriptive research design adopted to identify and describe customer expectations, influencing variables etc. In Darjeeling Dt. Paritcularly in Siliguri town there are thousands of customers using online shopping sites for purchasing products. These customers constitute the study population. In the present study, 100 online shopping customers based in Siliguri of Darjeeling Dt. constitute the sample. For conducting this study, it is proposed to collect both primary and secondary data. The primary data is collected by administering a structured questionnaire to consumers who use internet for shopping. The questionnaire was circulated manually and information was completed from the respondents.

7. ANALYSIS AND INTERPRETATIONS

Most of the respondents use the Internet for more than 2 hours per day. The most popular activities for which the respondents use the Internet (based on percentage of responses) are: Browsing, Shopping, Banking, Chatting, Social Networking. A large percentage of the respondents use the Internet for information search prior to making purchase decisions.
Features of shopping portals that the respondents consider most important (based on percentage of responses) are: Payment Options, Product Variety or Availability, Speed & Quality of Delivery, Security and User Friendly Presentation.

Most preferred payment options of the respondents are Cash on Delivery and Internet Banking. Factors that annoy customers the most, (based on percentage of responses) while shopping online are failed transactions and insecure payment options. Most frequented
shopping portals in India (based on percentage of responses) are: Amazon, FlipKart and Snapdeal.

Majority of the customers are willing to spend Rs 1000- Rs 5000 monthly (44%) on purchasing goods online. Almost all the respondents (78%) agree that online shopping helps save time and is convenient. Majority of the respondents agree that it is easier to search for and compare products online (90% approximately). 41% of the respondents believe that online shopping will supersede traditional shopping eventually.

Majority of the respondents miss the touch and feel of the products while shopping online and they do not like to wait for products to be delivered to them. Respondents below 35 years of age consider themselves more aware of the Internet. This strongly influences their confidence towards online shopping behaviour. Respondents in the age group of 18-34 years shop online more often than respondents of other age groups.

Frequency of shopping online is independent of respondents’ gender. 60% of the respondents expect discounts and better deals while shopping online when compared to what is offered at traditional stores. 43% of the respondents hesitate to give out debit or credit card information due to privacy and security issues.

8. CONCLUSIONS AND SUMMARY

The findings and results reflect the perceptions, preferences and factors influencing satisfaction of online shoppers in Siliguri. The results indicate that the respondents are becoming more internet savvy by the passing of each day. As they become more confident they are ready to buy high value products through online portals. Businesses venturing into or expanding into the online market need to reduce the customer perceived risks by making shopping portals easier to navigate, providing secure payment options as per norms, ensuring speed and quality of delivery to gain and maintain customer trust, better presentation and categorization to make up for the missing touch and feel experience etc.

Efforts need to be made to educate the online buyers on the steps that need to be undertaken while making an online purchase. Moreover, the feedback of an online buyer should be captured to identify flaws in service delivery. This can be done through online communities and blogs that serve as advertising and marketing tools and a source of feedback for enterprises.
9. REFERENCES


Abstract: In 21st century, young people dream of strong and long-lasting entrepreneurship. But a few put their thought on healthy, cultured and authentic business plan. “Neglecting to broaden their view has kept some people doing one thing all their lives.”- Napoleon Hill. We see every year a countless new business spring up and sooner or later they die like mushroom. When I look at an entrepreneur who is dreaming of his own business I always divide him to three parts. 1. The entrepreneur; 2. The idea; 3. The mental frame to run the business. I believe that when these three elements are blended in the right proportion, success is guaranteed.

Keywords: Entrepreneur, business.

1. Introduction

In 21st century, young people dream of strong and long-lasting entrepreneurship. But a few put their thought on healthy, cultured and authentic business plan. “Neglecting to broaden their view has kept some people doing one thing all their lives.”- Napoleon Hill. We see every year a countless new business spring up and sooner or later they die like mushroom.

When I look at an entrepreneur who is dreaming of his own business I always divide him to three parts.

1. The entrepreneur
2. The idea
3. The mental frame to run the business.

I believe that when these three elements are blended in the right proportion, success is guaranteed.

2. The Entrepreneur

The entrepreneur before jumping into any business, not to die out from the market like mushroom, there has to be a tuning time. Great musicians before they go up for the stage-show, they spent considerable amount of time in tuning their instruments. So that when they strike, the right note follows. So there has to be a period of tuning time for a new entrepreneur. This tuning time is very vital to bring about the hidden potentialities, to educate one, to explore the local market and to discover the business tie. The tuning period can be long or short.

This tuning time is also the time when you create a subconscious feeling or the sixth sense. What is this feeling? When I say subconscious feeling or the sixth sense is all about creating a gut feeling regarding decision making. Business is all about decisions and the right decisions.
Many people hesitate to get into the business because they consider that business is all about risk. I would say differently, business is not about risk but about passion by developing subconscious feelings to succeed. What I am suggesting is that, during the time of tuning if you really tune well yourself with passion, you develop the gut feeling or the subconscious happy feelings. Let me put it in a simple way; you think of your business you rise up from your bed with passion, this is subconscious happy feelings. At this point one can say that he has reached the subconscious happy feeling about his business. This tuning will bring out a happy feeling to make the decisions not a risk feeling for decisions. This is wholeness where you feel a grand success with a bright future not a fearful risk.

Now the question is how to develop these subconscious feelings. One can develop this feeling while in the tuning time by total dedication, working on your goal by repeating to yourself your purpose of business every day and even every moment. One must drill so deep his or her business purpose, so deep that at any juncture of making a decision the subconscious happy feeling will take over automatically and one makes a wise and successful decision.

One’s purpose of business should be a concrete statement where the sole aim of business is written. The financial permanence the entrepreneur wish to have in 5 years time or 10 years time. Every statement should be concretely written with dates and even the amount of money one wishes to acquire. This is called the concrete purpose of business. If the entrepreneur has the concrete purpose of business, then task is achieved easily.

3. The idea

Every business starts with an idea. The new entrepreneur makes the mistake of conceiving the idea from Google. Any concept can be Googled and processed as a business plan. An entrepreneur who does not go beyond the Google, likely to be engulfed by the market. His idea becomes irrelevant and uninteresting. When I say an idea or the concept for business in 21st century should have the following characters.

A. Out of the ordinary

B. Mind Blowing

C. Straightforward

D. Sensational
A. Out of the ordinary.

21st century is a century of ideas. These days the ideas can be communicated easily due to advancement in the area of ICT. Information and technology has reached at a speed which was impossible few decades. We live in a world of ideas, so the new entrepreneurship idea should be Out of the ordinary and outstanding. An idea need to stand on its merit and should change your audience opinion and behaviour. The idea should raise one step ahead of the normal market idea, which means it should be out of the ordinary and motivating. In this century to create an extra- ordinary and interesting idea for your business is pain taking and involves commitment and personalised meditation. I believe and idea is not created but just born out of deep desire, outcome of profound mediation and burning desire for success.

B. Mind blowing

We can say this is the back born of today’s business. This has the capacity to attract the consumers and market automatically without much effort. A mind blowing idea or an entrepreneurship is the key to success in this modern world. A mind blowing idea makes people to fall in love with your entrepreneurship and they continue to love your business as long as you exist.

C. Straightforward

Business idea should stand on its own merit. This should change your audience opinion and behaviour. The entrepreneurs should be authentic and born without the result of duplication. Duplication of business ideas makes business boring and unattractive to the modern market. People in the modern world do the purchase by free will not by compulsion because the market offers multiple choices to meet the demand of the client. Your business should be all about, how your products or service can change the clients’ life. How can your company bring about a concrete and a positive changes in the client life? In 21th century what the market is missing and the people are looking for is straightforwardness. Your idea offer more value when it is truthful and can bring about change in the client’s life. Many entrepreneurs make the mistake of thinking, how can my business bring about changes in my life? This is a wrong start and also not a lasting business strategy. The logic is so simple, if you manage to make more customers happy and bring positive changes in their life, your business become credible, and you are able to bring changes in your life too.

D. Sensational

Entrepreneurship is all about sensation. Your idea or your business should give satisfaction to the five senses of the clients. The products you sell should have the capacity to win all the senses of your clients. Now the question is how to satisfy all the senses of a person with
products. This is possible by not focusing the things that are hot but by focusing on the things be unique. In the business world, the uniqueness has won the senses of the clients. Always uphold your uniqueness and focus on your concept that satisfies the senses of your customers.

4. **The Mental Frame to Run the Business**

Once the idea is formed the entrepreneur should fall in love with his idea. The business concepts can be, interesting, mind blowing, truthful and sensational, but the entrepreneur does not fall in love with the business concepts be sure that a long run will be questionable.

Idea by itself is nothing but idea gives and maintains life. A new business idea to be successful the entrepreneur should just falling in love with his business. The entrepreneur should be mentally prepared like a soldier who has the confident that he will come back from the war alive. How do you build this confidence?

21st century to start a business is so easy, effort is minimised both legally and financially. But the preparation and the training the entrepreneur is really not taken care off. Entrepreneur should have the presets of mind to face the market. His /her mind should be filled with positive signal so that she/he can illuminate confidence. Educate your brain only to pick up positive waves. A successful entrepreneur should have the following mental frames.

A. **Fall in love with your plan**

Most fundamental aspect of an entrepreneur is to fall in love with his business plan and the business itself. Love will lead to sacrifice, love brings commitment, love leads not to count the cost, love brings joy in doing things and love leads to stay on what one started. Put a pinch of love to the business be sure that you have won half the battle. The love for one’s business brings the endurance to move forward even at the adverse situations.

B. **Never limiting yourself**

In the olden days people used to say sky is the limit, but I would say, this universe is not the limit. Whatever one’s mind can conceive can be achieved. Training your mind to set a goal higher and to work for that goal will bring about desired outcome. Human being generally seeks comfort. In a comfort stage no humans has ever achieved anything. Human nature has the tendency to be lazy. Our mind does not want to move out from the general comfort zone of our life. A little discomfort, our mind automatically tries to take us away from that situation. That is the main reasons many people limit their existence to a small and discontented life. The purpose of birth as a mere existence, counting the time to pass. “If you are born poor it’s not your mistake, but if you die poor it’s your mistake.” — Bill Gates. The only remedy to laziness is to set high value and to have the plan to achieve.

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Today’s world we have numerous examples of people who have achieved wonders not limiting their mental power. For example, Jack Ma the co-founder and executive chairman of Alibaba group, from a simple teacher to a billionaire. Patrick Bet-David CEO of PHP Agency a refuge to millionaire and many others. An entrepreneur’s life is like the iceberg. Two third of the work you put in the world will never see only the one third will be known by the people ‘the glory’.

C. Going Beyond your target

An entrepreneur draws the business plan for the year. But a true entrepreneur goes beyond this yearly plan. I mean to say go an extra mile. Plan is a guideline but in reality the entrepreneur should go one step beyond the drawn plan and this brings success. Success is not a stagnant but it is dynamic and progressive stage.

For example, one makes a business plan for half a million zloty. During the course of time one discovers that she/ he can go beyond the target if she or he walks an extra mile. This extra mile attitude is the secret of success. In every field of life the extra miles bring success. Extra miles in personal relationship bring joy and satisfaction. The attitude of going extra-mile brings an entrepreneur a joyful business.

D. Personalize contact

There is huge difference between personal contact and personalised contact. In personalised contact one becomes convinced with personalities or feeling rather than with general or abstracts matter. I feel sorry that this element is missing in many 21st century entrepreneurship. We meet the entrepreneurs with love, passion, high ability to work and execute the plan, but see them fail. Actually, this is missing link to success, a personalised contact.

Today almost everyone misses a personalised touch. Factories produce massive scales of items, but every production centre or a shop or salesman misses to add the feeling to it. We see people are looking for personalised contact to fill their emptiness. Many people do the shopping is to fill the vacuum of the lack of personalised touch.

We are in a busy world, so busy that everyone needs affection, love and it is due lack of quality time. Here is the opportunity for the entrepreneur, to make a personalised approach to his clients. Advantage of personalised business is that the client remembers you all the time and your are creating a positive image about you and your business in your client’s mind. This positive impression is so deep that it remains with the clients all the time. As a result the entrepreneur last longer in the business.
5. Conclusion

In the 21\textsuperscript{st} century business is all about human relation not money relation. One should take at most care on focusing on the clients and their enhanced life style by your products or services. Go that extra-mile so that you can eliminate the competition of the market. Make your company a unique company. You are here to serve to improve the universe. Become a creative servant to your masters- clients.