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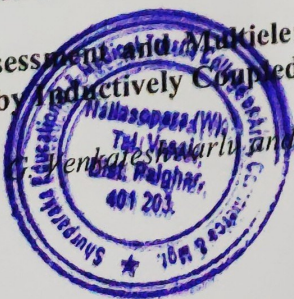
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A Study on Impact of Demonetization on Small Scale Industries V/S Small Businesses

¹Mohammed Sadiq Hasan, ²Mohammad Khalil Ahmad and ³Anjum Ara Ahmad

¹Department of Accountancy, Thakur College

²Kalsekar College of Commerce & Management

³Rizvi College of Arts, Science & Commerce

ABSTRACT

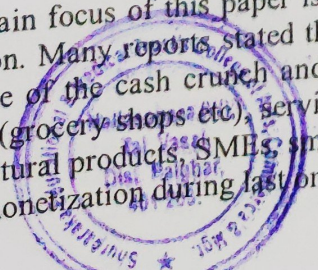
This paper aims to understand the impact of demonetization on the small scale industries/ businesses. A descriptive study was done by conducting a survey and collecting the responses from 20 respondents consisting of both male and female. Demonetization means removing or stopping the currency from the circulation with the legal framework of the country. On November 8, 2016, Honourable Prime Minister Narendra Modi in a surprise announcement said the existing higher denomination currency (Rs 500 and Rs 1000) would cease to be legal tenders. The decision to demonetize Rs 500 and Rs 1000 currency notes had a huge impact on the small industries / small businesses in Mumbai. No doubt that Demonetization is a great move for a better future on India and its economy. It definitely is influencing many shoppers to start using plastic money in the long term. The impact of Demonetization was also on consumers, facing sudden cash shortage, long queues accumulating in front of Banks and ATMs. This paper also shows how much problems has been faced by shopkeepers, how their business got effected.

Keywords: Demonetization, small industries, small businesses, plastic money, economic system

1. INTRODUCTION

The currency was demonetized first time in 1946 and second time in 1978. On November 2016, the currency is demonetized third time by the present Modi government. This is the big step taken by the government of India for the betterment of the economy and country. Demonetization is done when a country wants to change its currency so that, the country become cashless economy, curb terrorism, push people to pay taxes for the unaccounted pile of cash. The Reserve Bank of India on August 30, 2017 released its report on demonetization. In the report, it is said 99% of the banned notes came back into the banking system, which trashes all claims of Narendra Modi that the move will flush out the black money and counterfeit currency. To demonetize Rs 500 and Rs 1000 currency notes was the decision that had a huge impact on the small industries/small businesses in Mumbai. Most small business placed a notice at their entrances, declaring their compliance with the government's order and requesting customers to tender notes of Rs 100 denomination or use E-wallets, credit and debit cards for any purchase. This led to fall in sales. In the short to medium-term, large denomination purchases will likely be made via electronic purchases rather than through brick and mortar outlets due to this there were adverse affects in small businesses. Around 75% of purchases are not planned, so retailers view impulse buying as an important component of their business. Impulse buying behaviour is a sudden, compelling, hedonically complex buying behaviour in which the rapidity of an impulse decision process precludes thoughtful and deliberate consideration of alternative information and choices. Several researchers have reported that consumers do not view impulse purchasing as wrong; rather, consumers retrospectively convey a favourable evaluation of their behaviour. Other researchers have treated impulse buying as an individual difference variable with the expectation that it is likely to influence decision making across situations. Impulse buying behaviour is a reasonable unplanned behaviour when it is related to objective evaluation and emotional preferences in shopping. Impulse buying is a concept which has evolved from the simple definition of 'Unplanned buying' to more complex definitions. If each impulse buying is unplanned, each unplanned buying is not an impulse buying. Impulse buying is related to positive (hedonism, reward, etc.) and negative (bad mood, stress) emotions. Impulse buying is also linked to a deficit of self-control, and low self-esteem, can contradict long-term goals (e.g., saving money) and engender satisfaction, but also involves regrets or guilt.

The main focus of this paper is on small scale businessmen and how they have been affected because of this decision. Many reports stated that the small scale businessmen have immensely affected after demonetization because of the cash crunch and lack of infrastructure like digital payment system etc. Small traders in retail sector (grocery shops, etc.), service sector (restaurants, nursing homes etc.), gems and jewellery, small traders in agricultural products, SMEs, small dealers, professionals like doctors, lawyers etc, have highly affected because of demonetization during last one year.



تصوف اور غزل

شاہد علی سلیمان شیخ (اسٹڈنٹ پروفیسر)

معین الدین مارٹ کالج آف آرٹس،

نالاسوپارا (مغرب) پال گھر۔

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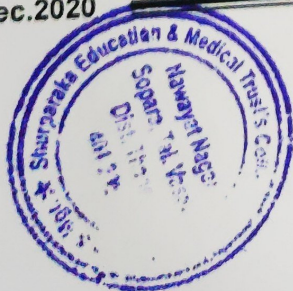
صوفی وہ لوگ ہیں جنہوں نے سب کچھ چھوڑ کر خدا کو لیا ہے۔ (ذنون مصری رحمت اللہ علیہ) صوفی وہ ہوتا ہے جو دونوں جہان میں بجز اللہ و جل کے اور کسی کو نہ دیکھے (شہلی) چنانچہ اس نظریے کے اولین نمونے بھی وہی ہاتے جاتے ہیں۔ جانم کے اشعار ملاحظہ ہوں۔

سب میں تو ڈتا ہے	سب تھے اپت بتا ٹھار
ہراک شے میں دیکھ بچار	مچھل سے ٹھارے ٹھار
کہے ایک دریا ہے مویاں ہزار	ابلتے ہیں مویاں کے فوجاں ہزار (بحری)
الہی پردہ کثرت اٹھا دے	شراب ساغر وحدت پلا دے (سراج)
ہرز رہ عالم میں ہے خرقہ حقیقی	یوں بوجھ کے بلبل ہوں ہر ایک غنچہ وہاں کا (ولی)
اصل شہود و شاہدہ مشہود ایک ہے	حیراں ہوں پھر مشاہدہ ہے کس حساب میں (غاب)
تماشا تے دیرو حرم دیکھتے ہیں	تجھے ہر بہانے سے ہم دیکھتے ہیں (داغ دہلوی)

بقول رشید احمد صدیقی "مغلیہ دور نے ہمیں تین نایاب تحفے دیئے ہیں مرزا غالب، تاج محل، اردو زبان"

غزل کے اشعار کسی تاج محل سے کم نہیں۔ عشق میں غنائیت کا تصور دراصل عشق حقیقی پیدا کردہ ہے۔ انسانی رواداری ہمدردی انسانیت دنیا کی عدم ثباتی جیسی تعلیمات کو شعراء نے اپنے کلام میں پیش کیا ہے۔ تصوف کا بنیادی مقصد تزکیہ نفس اور قرب خدا وندی ہے۔ چنانچہ یہ ہر زمانے میں کسی نہ کسی شکل میں موجود رہا ہے۔ قصور عشق نے پناہ وہ بقا تسلیم و رضا صبر و شکر و بجز و وصال معنویت بخشی۔ فارسی شعرا کی روایت سوفٹ ہوگا۔ اردو شعاری کے جگہ فارسی شاعری کے پہلے صوفی شاعر سعد ابو الخیر سے کر سنانی اوحدی عطاریں آپ جیسے عظیم المرتبہ شعرا میں ایک صحت مندر روایت کی بنیاد ڈالی۔

ہندوستان میں اسلام اور صوفیاء کی آمد نے یہاں کی زبان اور تہذیب و ثقافت کو بہت زیادہ متاثر کیا۔ حضرت داتا گنج بخش ججویری رحمت اللہ علیہ نے سرزمین ہند پر تصوف کی بنیاد ڈالی۔ اور مشرکہ تہذیب کو فروغ ملا۔ تاہم خواجہ معین الدین چشتی رحمت اللہ علیہ نے بزرگ ہیں۔ جنہوں نے ہندوستانی زبان میں بھی دعوت و تبلیغ کے فرائض انجام دیئے۔ تصوف کے شعرا کے کلام پر جب آغاز نظر



برابر ہے دنیا گود بکھانہ دیکھا
یارب یہ کیا طلسم ہے ادراک و فہم یاں
دوڑے ہزار آپ سے باہر نہ جاسکے

(۴)

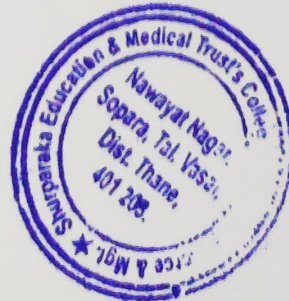
دنیا کی بے ثباتی تصوف حضرات کا این موضوع رہا ہے۔ شاعری میں جا بجا دنیا کی بے ثباتی ناپائیداری کم ظرفی کا ذکر
بھی ان کے کلام کا حصہ ہے۔ شعر ملاحظہ فرمائیں۔۔
عمر دراز مانگ کے لاتے تھے چار دن
دو آرزو میں کٹ گئے دو انتظار میں

بس جان گیا میں تیری پہچان یہی ہے
تو دل میں تو آتا ہے سمجھ میں نہیں آتا (اکبر الہ آبادی)

تردانی پہنچ ہماری نہ جانیو
دامن چوڑ دیں تو فرشتے وضو کریں (خواجہ میر درد)
ہر تمنا دل سے رخصت ہو گئی
اب تو آجا اب تو غلوت ہو گئی (خواجہ عزیز الحسن مجذوب)
کریں ہم کس کی پوجا اور چڑائیں کس کو چندن ہم
صنم ہم دیر ہم بختا نا ہم بت برہمن ہم (میر شمس الدین محمد فیض)
دیا سے موج موج سے دریا جدا نہیں
ہم سے جدا نہیں خدا اور خدا سے ہم (راجہ گردھاری پرشاد باقی)

حوالہ جات :

۱۔ ڈاکٹر عبادت بریلوی : غزل اور مطالعہ غزل
۲۔ ڈاکٹر سلام سندیلوی : تصوف اور اصغر گوٹھ دی



Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Commerce & Manan
Nallasopara (W), Tal. Vasai, Dist. Palghar

Tassawuf Aur Ghazal

Shahid Ali Suleman Shaikh (Assistant professor)
Moinuddin Haris College of Arts
Nallasopara (w) Palghar.

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Sufis are people who have given up everything and taken God. ZinunMasri (may God bless him and grant him peace) A Sufi is one who does not see anyone in the two worlds, except Allah (swt).

According to Rashid Ahmad Siddiqui - Mughal era has given us three rare gifts: Mirza Ghalib, Taj Mahal,

Ghazal poetry in Urdu language is no less than Taj Mahal. The concept of lyricism in love is actually created by true love. Teachings like human tolerance, compassion, humanity, instability of the world have been presented by the poets in their words. The main purpose of Sufism is self-purification and nearness to God. So it has been present in some form in all ages. Kasur Ishq has given shelter to the rest of submission, satisfaction, patience, gratitude and a sense of meaning. The tradition of Persian poets will be soft. Instead of Urdu poetry, Persian poetry was replaced by the first Sufi poet Saad Abul Khair A great poet like you laid the foundation of a healthy tradition. The arrival of Islam and Sufis in India greatly affected the language and culture here. Hazrat Data Ganj Bakhsh Bijuri, may Allah bless him and grant him peace, laid the foundation of Sufism on the land of India. And common civilization was promoted. However, Khawaja Moinuddin Chishti, may Allah bless him and grant him peace, is a saint who performed dawa and preaching duties in Indian language as well. At the beginning of the words of the poet of Sufism If you do, you will know. That their special purpose was TablighDeen. Named Miran B. Shams Al-Aash Bar Banuddin Jana Aminuddin Shah Niaz Barelvi, Shah Tarab Ali Qaland, Mirza Mazhar Ali JananKhawaja Mir Dard etc. He is considered among Sufi poets. Other poets who were not complete Sufis but had Sufi thoughts in their temperament.




Principal

Principal
Shurparaka Educational & Medical Trust's
M. B. Harris College of Arts &
A. E. Kalsekar College of Commerce & Management
Nallasopara (W); Tal. Vasai, Dist. Palghar - 401 2