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A STUDY ON SELF HELP GROUPS IN KARNATAKA**DR. RASHMIRANI AGNIHOTRI H.R****POST DOCTORAL FELLOW****DEPARTMENT OF STUDIES & RESEARCH IN SOCIAL WORK****P.G. CENTRE OF GULBARGA UNIVERSITY****RAICHUR****DR. K.S MALIPATIL****CHAIRMAN****DEPARTMENT OF STUDIES & RESEARCH IN SOCIAL WORK****GULBARGA UNIVERSITY****KALBURGI****ABSTRACT**

Self Help Group intervention is well organized all over the world as an effective tool for poverty alleviation and improving socio – economic status of the poor and marginalized. In India too Self Help Group is making head way in its effort for reducing poverty and empowering women. This concept is the brain child of Mohammad Yunus of Bangladesh and has brought a revolutionary change in the field of development. Further, this has become an important part of micro finance. Micro finance through the network of NABARD and NGOs have been largely supply driven and a recent approach (Action Aid, 1995). Micro finance other than banks, are engaged in the provision of financial services to the poor. The World Bank has suggested that empowerment of women should be the key aspect of Social Development Programmes (World Bank, 2001). India has also ratified various international convention committed to securing equal rights to women. The National Policy for the empowerment of women (2001) states that “The women’s movement and a wide spread network of NGOs which have strong grass roots presence and deep in right into women’s concerns have contributed in inspiring initiatives for the empowerment of women”. However, the policy also speaks of “a wide gap between the goals enunciated in the constitution, legislative policies, plans, programmes, and the related mechanisms on the one hand and the situational reality of the status of women in India, on the other words gender equality manifests itself in various forms, the most obvious being the trend of continuously declining female reaction in the population in the last few decades. Socio strangling and violence at the democratic and societal levels are some of the other manifestations”. The Government of India and Karnataka state have initiated so many programmes for women for empowerment. The paper shows that the detail text about self help groups in karnataka.India.

ROLE OF TALENT MANAGEMENT IN ACHIEVING THE GOALS AND OBJECTIVES OF BANKING SECTOR IN INDIA - WITH REFERENCE TO NOIDA REGION

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ABSTRACT

Talent management is the widely discussed topic today. It plays a major role in the productive working. It is the term which reflects in meaning more than just managing human resource. Talent management refers to the integration of HR process in a way so that human resource with great skills and capability is recruited, motivated and most importantly retained in the organisation. Earlier human resources included the activities like recruiting, leadership and development, organisational design, total compensation and communication. This was referred as strategic HR process which was considered as much better than traditional HR. But now due to the growing competition and downsizing has led to the development of the term talent management where the talent is groomed up in a way so that every employee is able to perform every key role. The banking sectors whether it is private sector or public sector are the important of the nation. It is growing up in a big way; because of this it has become essential to keep a check on how one can achieve its goals and objective with managing the best talent in a good way. The purpose of my study is to know the role of talent management in achieving the goals and objectives of banking sector in India. The area selected for this study is Noida region. It includes one private bank and one public bank. The data collected is secondary data.

PROBLEMS OF MICRO ENTREPRENEURS IN CHITTOOR DISTRICT

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ABSTRACT

The study shows that most of the respondents have faced multitude of problems in raising funds from the market. Nearly 90 per cent of units have not faced any problem what so ever concerning obtaining of working funds. This problem is more in glass and ceramics as compared to the remaining industrial categories. Cash credit is the only problem faced by respondents in financing working capital. The respondents have faced multiple problems with regard to hired labour in terms of absenteeism, demand for high wage and bonus, unionism and negligence. The respondents had to face multiple problems in procuring raw materials. Of these problems, high fluctuations in prices ranks first while irregular supply and poor quality last. Majority of respondents have faced problems with regard to disruption, discontinuation and inadequate supply of power. It is more pronounced in summer as compared to winter. Further, power cuts are more acute in the enterprises located in rural areas relative to urban locations. This is so because the power is available less than 8 hours a day in rural areas while throughout the day with a break 2 – 3 hours in urban areas. Among the problems faced in the marketing of goods, fierce competition/irregular demand came first. Of the problems faced in the storage of goods, lack of space ranks first.

MAKE IN INDIA: OPPORTUNITIES AND CHALLENGES IN DEFENCE SECTOR

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ABSTRACT

An ambitious Make in India campaign by the government of India can not only change the image of the country as a hub for manufacturing but also as a destination to do business. Annoyed by India's status as the world's biggest arms importer, Indian government wants to build an advanced defense industry which aims to turn the country into a manufacturing powerhouse. It offers a way of improving the country's self-reliance in defence production. However, for the Make in India to succeed in the defence manufacturing sector, the government needs to address some legacy issues. This paper attempts to give a present state of affairs of the Indian Defence, then depicts the global scenario relating to defence and attempts to identify the opportunities and the challenges waiting for the Make in India campaign for defence sector.

MICROINSURANCE: WAY AHEAD TO TAP RURAL INSURANCE MARKETS**DR. N. SUMAN KUMAR****HEAD****DEPARTMENT OF BUSINESS MANAGEMENT****SR ENGINEERING COLLEGE (AUTONOMOUS)****WARANGAL****ABSTRACT**

Indian insurance industry seems to be in a state of flux. While there has been a perceptible change in the market dynamics since liberalization and economic reforms, a considerable amount needs to be done for future growth and development of the market in an orderly and sustained manner. Micro-insurance refers to insurance products which are designed to provide risk cover for low-income people. Generally, these products are focused towards providing adequate coverage to this customer segment with flexible payment schedules for the lower premiums. To unleash this potential, insurance companies will need to show long-term commitment to the rural sector, design products that are suitable for the rural population and utilize appropriate distribution mechanisms.

GO GREEN WITH GREEN HUMAN RESOURCE MANAGEMENT PRACTICES

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ABSTRACT

The Green Human Resource Management (Green HRM) is an offshoot of Green movement, a political movement which advocates principles of Environmentalism, Sustainability and Social justice to protect environment and save planet Earth from future man-made disasters. The Green HRM begot from the organizations that follow those practices and ideologies which are directed towards protection of environment and help in ensuring sustainable living. Green HRM essentially involves adopting such practices, policies, behaviours and learning processes which are directed towards attaining and maintaining environmental balance. This can be achieved by way of reduced carbon footprint, judicious use of natural resources, recycling and an active waste management. The present study highlights that Green HRM can play a pioneering role in realizing the aim of sustainable development whilst meeting economic, social and other goals. The biggest boon for organizations that follow Green HRM are in the form of improvised company image, brand image and the improved relationships with customers, suppliers, employees and government. Green HRM can play a central role in generating awareness among employees and other stakeholders for protection of environment and switching to green practices. Apart from this intrinsic benefit, Green HRM can play a useful role in employee retention.

ORGANIZATIONAL COMMITMENT AND ORGANIZATIONAL EFFECTIVENESS**DR. DAVINDER SHARMA****ASSOCIATE PROFESSOR****BANARSIDAS CHANDIWALA INSTITUTE OF PROFESSIONAL STUDIES****DELHI****ABSTRACT**

This study was designed to compare organizational commitment of the employees in public and private sector organizations in food processing industry, to make out the association between subscales of organizational commitment, to compare these dimensions of organizational commitment vis-a-vis different psycho-demographic factors of the employees and to investigate the relationship between organizational commitment and organizational effectiveness. The scope of the study was public and private sector organizations belonging to Punjab and Haryana in food processing industry. The sample comprised 196 respondents drawn from three public sector organizations, and six private sector organizations. Comparisons made on the basis of hierarchical levels and other psycho-demographic factors make the study comprehensive. The results revealed a very significant and positive correlation between three subscales of organizational commitment and clearly support the idea that aggregated organizational commitment is related to organizational effectiveness indicators.

NEXUS BETWEEN REMITTANCE INFLOW AND HUMAN DEVELOPMENT IN NEPAL

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ABSTRACT

Nepal is one of the largest remittances receiving country in the world as a share of GDP. Not only remittance income has become major determinant of overall economic structure and dynamics but also it influences key components of human development such as Gross National Income Per Capita, Life Expectancy at Birth and Mean Year of Schooling and the like. This study carried out influence analysis of remittances on human development of Nepal. Secondary data required for this study has collected from various authentic sources for 35 years i.e. from 1980-2014. Simple Linear Regression analysis and Pearson Correlation Coefficient were used to analyze the data. Even though output of the analysis shows positive influence of remittance inflow on overall Human Development Index, for sustainable economic development, it is indispensable for Nepal government to utilize their young human resources in productive sector of origin country rather than making national plan and policies depending on remittance inflow.

PERFORMANCE ANALYSIS OF SELECTED MICROFINANCE INSTITUTIONS IN INDIA

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ABSTRACT

Millions of people in developing countries have been given access to formal financial services through microfinance programs. Nevertheless, millions of potential clients still remain un-served and the demand for financial services far exceeds the currently available supply. In order to provide financial services to poor on continuing basis microfinance business needs to be sustainable. Moreover, it is observed that microfinance organizations have had various degrees of sustainability. One such sustainability is the financial sustainability. The present study is an attempt to analyze the financial performance of 5 selected microfinance institutions operating in India. It assumes significance because it is imperative that these institutions be run efficiently given the fact that they are users of marginal and scarce capital and the intended beneficiaries are the marginalized sections of society. MFIs must be able to sustain themselves financially in order to continue pursuing their lofty objectives, through good financial performance.

A STUDY ON WORK LIFE BALANCE OF WOMEN FACULTY IN PRIVATE COLLEGES WITH SPECIAL REFERENCE TO NAMAKKAL DISTRICT

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ABSTRACT

Changes in the social, political and economic structure of societies have influenced and continue to influence both the nature of employment and its relationship to life outside work. Teaching faculty members may experience role stress because of multiple roles they play in society. The conflict between Work and family demands may all put a strain on the teaching faculty members especially for women faculty. The proposed study would be useful and socially relevant to the present problem of work and family role balance. This study aims to explore the impact of work life balance and work life conflict on life satisfaction of women faculty. Total sample size selected for the study is 150 from various private colleges at Namakkal Dt. The major findings of the study were most of the women faculties are lacking in take care of health. They need support from their family in this respect. The women faculty should concentrate on their effective time management for balancing their work and personal life. Majority of the women said education is their main motivation factor to achieve a successful career in their life. So all the young women in our society take as a mentor these women and succeed in their life. Based in this study most of the women faculty feels that the organization providing facilities like crench facility, paternity leave, increasing their current salary level have to be increase. The organizations also try to arrange camps & tours with frequent intervals for relief from their job stress.

BUSINESS-TO-CONSUMER (B2C) e-COMMERCE: A SURVEY

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ABSTRACT

Recently, internet has successfully served as a mile stone for Business-to-Consumer (B2C) e-commerce due to convenience, product price comparison, vast variety of products, product specifications. In this paper the empirical investigations were made to study the attitude of e-consumers toward online shopping. Sample of 36 e-consumers from different age groups was studied through a structured questionnaire consisting of 35 questions. The data obtained from these 36 respondents was analyzed statistically to observe the attitude of e-consumers toward online shopping. Education, personal perceptions, individual thinking, cultural, social, environment, economic, psychological and availability of resources, trust and confidence between the consumer and the online seller were the main concerning factor.

AGRO BASED INDUSTRY: A WAY OF BALANCING INDIAN ECONOMY

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ABSTRACT

India is a developing country with slow growth of agriculture and medium growth of industrial and high growth of tertiary sector. Although the growth of Indian agriculture is slow, but the contribution in total gross state domestic product (GDP) and in employment generation among rural economy are not insignificant. The growth rate of Indian agriculture is slow as there is a less interdependency between agriculture and industry. As still now, Indian agriculture is heavily dependent on monsoon, the market of industrial product indirectly influenced by such natural element. A direct link between agriculture and industry in the means of agro-based industry is urgent in India and which is regarded as an extended wing of agriculture and reaches to the industrial sector. This linking between agriculture and industry will make a complementary relation in employment generation and demand supply relation in total economy. The raw materials produced from agriculture are to be consumed by household and to be used as industrial inputs. The production plan in agriculture is to be supported by industrial demand and export requirement. The major problems of Indian agriculture and unemployment issue may be solved if we can make our lands as our factory premises. Without industrialization of agriculture, the basic Indian economic problems cannot be solved.

IMPACT AND CHALLENGES OF IMPLEMENTATION OF GST ON INDIAN ECONOMY

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ABSTRACT

Goods and service tax is broad based and a single comprehensive tax levied on goods and services consumed in the economy. GST will levied at every stage of the production distribution chain with applicable set offs in respect of tax remitted at previous stage. It is basically a tax on final consumption. It will collect from the consumers by registered suppliers i.e. the final burden of tax falls on actual consumer. The goods and services tax (GST) is value added tax to be implemented in India, the decision on which is pending. GST is only indirect tax that directly affects all sectors and sections of our economy. It will create a single unified Indian market to make the economy stronger. It will replace the existing multiple tax structures on central and state taxes. The changed indirect tax system GST-goods and service tax is planned to execute in India. Several countries implemented this tax system followed by France, the first country introduced GST. Goods and service tax is a new story of VAT which gives a widespread setoff for input tax credit and subsuming many indirect taxes from state and national level. The main objective of goods and service taxes would be eliminate the cascading impact on taxes on production and distribution cost of goods and services. In India Goods and services taxes will work at two level central goods and service taxes and state goods and service taxes. Different types of taxes will take ambit in these categories. The goods and service tax is aimed at creating a single, unified market that will benefit both corporate and the economy. In this article, I have started with introduction in context of GST, highlighted need of implemented GST, main objectives of GST, justification with CGST & SGST. Thereafter impact of GST on international economy, probable impact GST on an Indian economy and highlighted the challenges faced by Indian economy by implementing GST.

A COMPARATIVE STUDY AMONG PRIVATE AND PUBLIC SECTOR EMPLOYEES ABOUT RETIREMENT FINANCIAL LITERACY, KERALA

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ABSTRACT

Retirement financial literacy plays a significant role in the development and growth of Indian financial service sector. A combination of awareness, knowledge, skill, attitude and behavior is necessary to make sound financial decisions and ultimately achieve individual financial wellbeing. Workers and retirees have increasingly been asked to take on an unprecedented degree of responsibility for their retirement and other saving, as defined benefit pensions decline and government programs face insolvency in one country after another. The process by which financial investors improve their understanding of financial products and concepts and, through information, instruction, or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities to make informed choices, to know where to go for help, and to take other effective actions to improve their financial well-being. The study was undertaken to identify the retirement financial literacy among private and public sector employees. The researcher studied factors like perception about retirement planning, basic retirement literacy, sophisticated retirement literacy and socio economic factors and how it is different among private and public sector employees.

ECONOMETRIC MODELING OF THE IMPACTS OF SHIPPING ON NIGERIAN ECONOMY

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ABSTRACT

The study is conducted to establish a quantitative relationship (model) between the impacts shipping on the economy of Nigeria and the Gross Domestic Product (GDP) using an econometric method and to test the significance of the impact. The econometric/analytical method of regression analysis was adopted to achieve the objective. Time series data of 10 years were collected on the past contributions of maritime transport to the national output (GDP) from the Central Bank of Nigeria annual statistical bulletin. Hypotheses were tested using t-test. The test showed the rejection of null hypothesis H_A and the acceptance of null hypothesis H_B to conclude that maritime transport has made significant impact on the Nigerian economy over the period covered by the study.

WHY SHOULD BUSINESSMEN BE ETHICAL?

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ABSTRACT

All of us agree that a businessman should understand Marketing and Finance, or for that matter, anything that affects his business. However, very few of us ask the question, "Should he understand ethics" ? For the most part, the reaction to this question comes as, What reasons does a businessman have to be ethical ? He is there to make profit and as long as he is doing so legally, he should be good. A businessman knows being Ethical is to be proactive towards the care and concern of the stakeholders of a business and it is nothing that laws and regulations can force him to do. Rather, what laws can only do is to encourage his ethical conduct and discourage the other side of it. However it lies upon him whether to actually adopt this conduct or go otherwise. Now many of us ask the same question , Why should a businessman whose prime objective is to make money be worried about the Business Ethics, given that he already abides by the enormous laws designed to regulate his business operations ? These laws and regulations dictate what a corporate entity can do and what it can't. In this reading we try to answer this question and learn what pushes an entrepreneur towards developing an ethical code of conduct for his business entity. Is it something that satisfies him personally or he is really seeing something for his business in exhibiting high ethical standards? We will take a look at some companies that regularly adopt the ethical practices and see how it helps them be successful. The reading draws its input from various books, journals, research articles, annual reports, magazines etc.

IMPACT OF GLOBALIZATION ON INDIAN AGRICULTURE

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ABSTRACT

The present shows that the liberalization policies adopted by the government of India played a dominant role in the agrarian crisis that is now being played out. However, this is not to say that privatization, liberalization and globalization are per say bad, or inherently inimical to an economy. It is the 'one size fits all' brand of liberalization adopted by the IMF and the World Bank which forces countries to privatize, liberalize and globalize without exception which has failed. Without taking into account the state of an economy, and in this case, the state and nature of the agricultural sector in India, the IMF and the World Bank, with the cooperation of the Indian government, embarked on mismatched reforms, which have caused misery and despair among millions of Indian farmers, driving large numbers of them to suicide. It is also essential to break the link between aid and liberalization, which caused India in the first place to accept the conditions of the IMF. Remember that India was on the brink of a financial crisis in 1991 when it applied for the IMF loan and accepted its conditions—perhaps the course of economic reform in India would have taken a very different course if there was no urgent need to borrow from the IMF. The start to this process may have already occurred: recognizing the failure of its liberalization policies, (and perhaps also the failure of DFID with AP's power reforms) the Blair government of Britain announced in 2004 that it will no longer make liberalization and privatization conditions of aid. In another blow to the neo-liberal lobby, Chandrababu Naidu suffered the worst ever defeat in the 2004 state elections in his party's history, with rural AP clearly rejecting his brand of World Bank sponsored liberalization. The battle, however, has not yet been won. It is essential for the rest of the G8 to follow Britain's example in order to influence World Bank and IMF policy towards India to ensure blind liberalization is not pursued, and so that countries like India can adopt tailor-made reforms to suit their economy.

A COMPARATIVE STUDY OF INDIA AND CHINA ECONOMIC RELATION WITH SPECIAL REFERENCE TO STOCK MARKET IN THE 21st CENTURY

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ABSTRACT

The present study aims at assessing and analysing the status of Indo-china economic development and economic co-operation and the various reforms that takes place in the 21st Century. The data has been collected from various sources like magazines, prominent authors, articles, internet, etc., and will be mainly of secondary data. Several studies have highlighted the role of import and exports in facilitating economic transformation. The market alone has the capability to match the demand and supply of money required for productive investments in the economy. All these reasons make the development of a stock market very important for economic growth. India and china are two different countries with different political, economic and socio-economic backgrounds. While China continue to occupy the centre stage in global economy, it would be interesting to observe whether India emerges to be the new powerhouse. Hence, the present study has been proposed.

ANALYSIS USING CAMEL MODEL: EVIDENCE FROM LARGE COMMERCIAL BANKS IN TANZANIA

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ABSTRACT

The health of any nation is closely related to the soundness of its banking system which is the result of effective and efficient management complying with rules, regulations and policies of the government and sound financial management principles. This paper set out to analyse the soundness of large commercial banks operating in Tanzania for the period of 2006-2011. The aim is to apply CAMEL approach to evaluate the capital adequacy, Asset quality, Management efficiency, Earnings and Liquidity. The application of CAMEL model to major Tanzania financial institutions allows us to obtain a ranking of banks. We applied equity to total asset ratio for the analyse of capital adequacy, loan and advances to total asset for the analyse of assets quality, return on equity for analysing management quality, return on assets to analyse earnings and liquidity asset to total assets ratio to analyse liquidity of banks.

THE GAP OF HOSPITAL SERVICE PERFORMANCE BY USING SERVICE QUALITY ANALYSIS

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ABSTRACT

Patient is a customer of the Hospital whose satisfaction must be noticed. The satisfaction of patient is depended on the service performance which has been performed by the hospital. Service quality analysis is used to measure the expectations and the perceptions of respondents about service quality which has been provided by the hospital, so the occurred score gap can be known. The samples are 96 inpatients who have been selected by using accidental sampling method. The data collection has been carried out by using questionnaires. This research recommends that the hospital should find strategies in order to improve their service quality and to maintain consumer (consumer retention).

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With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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