



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	IMPACT OF GOVERNMENT INTERVENTION ON THE GROWTH OF SMALL AND MEDIUM SCALE ENTERPRISES IN IMO STATE VIVIAN CHIZOMA ONWUKWE & MARTIN IKECHUKWU IFEANACHO	1
2.	A STUDY OF FACULTY MOTIVATIONAL AND ROLE DYNAMICS IN HIGHER EDUCATION DR. DEEPANJANA VARSHNEY (SENGUPTA)	2
3.	THE ROLE OF SMALL URBAN TOWNS IN IMPROVING RURAL LIVELIHOOD - CASE STUDY: FERESMAY, RAMA AND MAYKINETAL CENTRAL ZONE, TIGRAY, NORTHERN ETHIOPIA BIHON KASSA ABRHA & GEBREMEDHIN YIHDEGOTEKLU	3
4.	FACULTY DEVELOPMENT IN DEVELOPING COUNTRIES: A CASE STUDY OF PAKISTAN MUHAMMAD ZAHEER	4
5.	HUMAN CAPITAL DEVELOPMENT IN INSTRUCTIONAL SUPERVISION: WINDOW OF HOPE OR WOE? MIGHT KOJO ABREH	5
6.	THE SUSTAINABILITY OF ICT ECONOMY DEVELOPMENT KEVIN LOCK-TENG, LOW	6
7.	EFFECT OF BOARD SIZE ON COMPANY PERFORMANCE IN THE LISTED FINANCIAL INSTITUTIONS IN SRI LANKA LINGESIYA YASOTHARALINGAM	7
8.	FUNDAMENTALS OF ENTREPRENEURIAL COMPETENCY: TIME ELEMENT AND DISCIPLINE IN SHG MODEL - AN EMPIRICAL ANALYSIS NIRANJAN SHETTY	8
9.	BASKET PEG OR FLEX: A TEMPLATE FOR ASSESSING THE COMPETITIVENESS OF PAKISTAN'S TRADE SECTOR SEEMAB RANA	9
10.	WOMEN ENTREPRENEURS IN INDIA: OPPORTUNITIES AND CHALLENGES ANIL KUMAR .S. HAGARGI & DR. RAJNALKAR LAXMAN	10
11.	ENTREPRENEURSHIP DEVELOPMENT – A CASE STUDY OF A VILLAGE IN YSR DISTRICT DR. G. VIJAYA BHARATHI, C. SIVARAMI REDDY, DR. P. MOHAN REDDY & P. HARINATHA REDDY	11
12.	LEADERSHIP AND ORGANISATIONAL EFFECTIVENESS - A CONCEPTUAL FRAMEWORK DR. ASHOK AIMA & NAVEEDA SEHER	12
13.	SHAREHOLDER WEALTH EFFECTS TO MERGER ANNOUNCEMENTS IN INDIAN IT INDUSTRY DR. MALABIKA DEO & MOHAMMAD AASIF SHAH	13
14.	ANALYZING BANK COMPETITIVENESS USING CUSTOMER VALUE: AN EMPIRICAL ANALYSIS PRIYA PONRAJ & DR. G. RAJENDRAN	14
15.	MERGER AND ACQUISITION ACTIVITY IN THE INDIAN MANUFACTURING SECTOR AND SHAREHOLDER VALUE ADDITION IN THE MERGED ENTITIES DR. V. K. SHOBHANA & DR. K. MANJULA	15
16.	FACTOR INFLUENCES AND INDIVIDUAL INVESTOR BEHAVIOUR: THE STUDY OF INDIAN STOCK MARKET B. G. SRINIVASA & DR. K. A. RASURE	16
17.	STUDY THE PERFORMANCE OF STATE BANK OF INDIA IN COMPARISON TO ICICI FOR THE PERIOD 2001-09: AN EMPIRICAL STUDY ANOOP MOHANTY, SUMEET BAJWA & ANUJ MOHANTY	17
18.	LIFE SATISFACTION AMONG ASHA WORKERS VIJAYA U. PATIL & RUKMINI S.	18
19.	MICROFINANCE THROUGH COOPERATIVES: PERFORMANCE AND PROSPECTS DR. SUBRATA MUKHERJEE	19
20.	A STUDY ON CUSTOMER SATISFACTION TOWARDS CROSS SELLING OF INSURANCE PRODUCT AND SUPPLEMENTARY SERVICES- WITH REFERENCE TO PRIVATE SECTOR BANKS IN COIMBATORE DISTRICT DR. C. MEERA & DR. M. ESWARI	20
21.	FINANCIAL DISTRESS: BANKRUPTCY MEASURES IN ALEMBIC PHARMA: Z-SCORE MODEL D. SASIKALA	21
22.	ESTIMATING THE CONTRIBUTION OF FOREST TO ECONOMIC DEVELOPMENT: A CASE STUDY OF NTFPS IN KARNATAKA A. R. KULKARNI & D. R. REVANKAR	22
23.	SUSTAINABILITY ISSUES IN EMERGING ECONOMIES - A STUDY WITH SPECIAL REFERENCE TO INDIAN ECONOMY ANIRUDH SRIRAM, VIVEK PRATAP SINGH & DR. AJAY SHARMA	23
24.	STUDY OF CUSTOMER RELATIONSHIP MANAGEMENT IN RURAL GROCERY SHOPS DR. P. B. DESAI	24
25.	HEALTH AND DEVELOPMENT OF HEALTH CARE IN INDIA ZIBA ASL GHORBANI (PATANGIA)	25
	REQUEST FOR FEEDBACK	26

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IMPACT OF GOVERNMENT INTERVENTION ON THE GROWTH OF SMALL AND MEDIUM SCALE ENTERPRISES IN IMO STATE

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ABSTRACT

SMEs occupy a strategic place in economic growth, equitable and sustainable development; constituting as high as 90 percent of enterprises in most countries worldwide. Prior to the late 19th century, cottage industries, mostly small and medium scale businesses controlled the economy of Europe. The economic transformation and consistent growth in the Gross Domestic Product (GDP) of India in the 20th and 21st century was attributed to the success of its SMEs programme. In contrast, Nigeria has experienced massive unemployment and absolute poverty due to lack of recognition and proper implementation of sustainable development programme that promote SMEs. The study examined the impact of government intervention on SME growth and evaluated the role of Small and Medium scale Enterprises in socio-infrastructural development in Imo State. A sample of four hundred and fifty respondents was selected using stratified random sampling. Questionnaires were completed by respondents. Other techniques used in collecting the data include oral interview, participant observation and archival research. Regression analysis and coefficient of correlation was used as methods of data analysis. The findings show that in Imo State, despite several specialized institutions in charge of micro credit and policy instruments established to enhance development of Small scale enterprises, SMEs are being inhibited by the gap between policy and policy implementation in contributing effectively to sustainable development.

A STUDY OF FACULTY MOTIVATIONAL AND ROLE DYNAMICS IN HIGHER EDUCATION

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ABSTRACT

Education in developing countries is at a critical juncture: a potential crisis in the teaching profession threatens the ability of national governments to reach internationally agreed targets to expand and improve education. In many developing countries, the teaching force is demoralized, and fractured. Teachers previously benefiting from considerable public respect, and reasonable financial reward, feel that their status is in decline. As a result, the teaching profession in developing countries is characterized by high attrition rates, constant turnover, lack of confidence and varying levels of professional commitment. The paper does empirical analysis on select sample of respondents and provides insights on the significance of faculty motivation perspectives and its significant impact upon imparting quality higher education in a contingent academic framework.

**THE ROLE OF SMALL URBAN TOWNS IN IMPROVING RURAL LIVELIHOOD
CASE STUDY: FERESMAY, RAMA AND MAYKINETAL CENTRAL ZONE, TIGRAY, NORTHERN ETHIOPIA**

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ABSTRACT

This research tries to assess the role of small urban towns in improving rural livelihoods. Specifically, the main objective of this paper is to assess the role of small urban towns in improving rural livelihood of rural Tabias around the towns of Feresmay, Rama and Mykineta in the Central Zone of Tigray, Ethiopia. To achieve this objective, relevant data were gathered from both primary and secondary sources. The major primary instrument of data for the study was questionnaire that was distributed to the rural Tabias surrounding these small urban centres. A sample of 225 household heads were selected using systematic random sampling method from the villages of each selected Tabias and responses of the questionnaire survey were entered into STATA Software for analysis. Focus group discussions were also conducted to supplement the results of the data collected through structured questionnaire. The result of the finding shows, small urban towns are serving as a market and service centres to surrounding hinterlands. Farmers sell their agricultural products and by industrial products both agricultural inputs and household goods in this centres. Residents of these towns are the primary consumers of agricultural output. In addition to this, they serve as transit market for rural products. Furthermore, they serve as administrative, educational, health and credit service centres. Investment in these urban centres can create job opportunity and contain migration to larger towns. This indicates the relationship between small urban towns and the rural areas is the real and first ladder in the urban-rural linkage.

FACULTY DEVELOPMENT IN DEVELOPING COUNTRIES: A CASE STUDY OF PAKISTAN

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ABSTRACT

Economic development is the way towards prosperity and growth for any nation and education is the right tool to achieve this goal. World has been transformed from industrial economy to knowledge economy; therefore, countries are introducing reforms in the education sector. The area of higher education is especially focused for investment to cater to the needs of knowledge economy. Government of Pakistan has taken similar initiative and introduced reforms in the area of higher education; as a result, Higher Education Commission (HEC) was established in 2002. To improve the quality of higher education, faculty development is mandatory; and HEC has launched a number of scholarship schemes for this purpose. These schemes are broadly classified in two categories; local scholarship schemes and foreign scholarships schemes. A number of teachers were selected under these schemes and awarded scholarships to pursue higher studies. Some teachers have completed their degrees (PhD & MS/M.Phil) and have re-joined their organizations. A sample of 26 scholars was used. Results of the study show that HEC has been successful in achieving its goal of faculty development by offering foreign and local scholarships.

HUMAN CAPITAL DEVELOPMENT IN INSTRUCTIONAL SUPERVISION: WINDOW OF HOPE OR WOE?

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ABSTRACT

In a rapidly changing and increasingly globalized world, the success of nations, communities and individuals may be linked, now more than ever before, to how they adapt to change, learn and share knowledge. From a very broad perspective, one can look at why there is the need for development of instructional supervisors in assuring quality teaching and learning. This paper considers the human as an economic agent for society; it looks at the belief system that characterizes supervision in Ghana. After a careful review of some selected literature it concludes the study with a discussion of analysis of data gathered by means of survey instruments using structured interviews administered on some experienced persons in the field of education with emphasis on instructional supervision and leadership. The findings points to the fact that it is worthwhile to develop the human capital of instructional supervisors. The study consequently recommended that the state and the individual are the principal funders of such capacity building avenues and as such an agreed framework should be built for it.

THE SUSTAINABILITY OF ICT ECONOMY DEVELOPMENT

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ABSTRACT

A green technoeconomic paradigm (green TEP), based on emerging information and communication technologies (ICT), has been proposed to address the sustainability issues in developing nations. An ICT driven green TEP would enable developing nations to conform to stricter environmental regulations while pursuing rapid economic development. However, cyber crime perpetrated by sophisticated cyber criminals, a potential pitfall in ICT based systems, has received little attention in these emerging global ICT networks. This paper addressed the potential danger in ICT driven growth models, in developing nations that have limited resources and knowledge to protect their interests. These findings also suggested that the benefits of "green ICTs" come at a potential security cost. ICT had been hailed as the system that could effectively improve the economic well-being of developing nations, improving productivity while reducing costs, wastes and environmental degradation. However, the sophistication of these systems had led to a new world of knowledge "haves" and "have-nots". This chasm enabled knowledgeable cyber criminals to tap into confidential databases and abuse the IT systems for personal gain while developing nations had little means to counter-act. Thus, the necessary knowledge base should be created by prioritising the development of a core human capital base. This core base would train a wider human capital base in implementing, maintaining, policing and protecting the networked electronic systems. The key objectives of such developmental initiatives should be able to prepare a pool of knowledge workers who are experts in critical ICT security and green ICT issues and solutions. The accounting profession's expertise in preventing and detecting corporate fraud can become the basis for developing cyber accountants - experts in establishing and monitoring cyber security in large, networked systems.

EFFECT OF BOARD SIZE ON COMPANY PERFORMANCE IN THE LISTED FINANCIAL INSTITUTIONS IN SRI LANKA

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ABSTRACT

Financial institutions are generating distinct corporate governance challenges. Good Corporate Governance is essential to the effective operation of a free market, which enables wealth creation and freedom from poverty. Therefore, corporate governance has engaged the attention of academics and practitioners alike for some time now. The Securities and Exchange Commission of Sri Lanka is committed to improving and promoting the use of international best practice which is essential for the development of the capital market, improvement of professionalism among market participants and raising the profile of the Sri Lankan capital market, in keeping with its objectives. The present paper examines the relationship between the most significant corporate governance factor –that is, the size of the board of directors and firm performance on a sample of 25 listed financial institutions in Sri Lanka over the period 2008-2010. The performance of the firms is measured by return on assets (ROA). Ordinary Least Squares is applied to test the significance of board and firm performance. Results of the study reveal that financial institutions profitability is negatively related to the size of the board of directors.

FUNDAMENTALS OF ENTREPRENEURIAL COMPETENCY: TIME ELEMENT AND DISCIPLINE IN SHG MODEL - AN EMPIRICAL ANALYSIS

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ABSTRACT

Entrepreneurship is the outcome of several heterogeneous factors. While factors like family background, financial potency, technical expertise, own ability to deal etc. lie within the entrepreneur; government policy, technology, competition, nature of the product etc. emerge from outside. Micro-finance through SHG model is one of the most high-flying models of entrepreneurial development world over. The study has identified a set of four factors that are fundamental to build entrepreneurial competency among the group members in the SHG model. This set of four factors denoted as the sub-indicators of entrepreneurial competency. As the sub-indicators are discipline oriented factors for building entrepreneurial competency, it is termed as 'Entrepreneurial Discipline'. The experience of the members in the SHGs will have a role in building entrepreneurial discipline. Experience is connoted as 'Time Element'. The study is focused to establish a correlation with in the factors of four sub-indicators of entrepreneurial discipline and between the time element and entrepreneurial discipline. Correlation within the factors of entrepreneurial discipline, between the time element and entrepreneurial discipline, association between factors of entrepreneurial discipline and the performance of SHGs, and the impact of the entrepreneurial discipline on the SHGs performance are the major contributions of this study. Research confined to a sample size of 217 SHG members of a renowned Non Government Organisation of D.K. District in Karnataka State.

BASKET PEG OR FLEX: A TEMPLATE FOR ASSESSING THE COMPETITIVENESS OF PAKISTAN'S TRADE SECTOR

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ABSTRACT

This paper has been divided into two parts. The first part explores the appropriate exchange rate system for improved competitiveness of Pakistan's trade sector. The second part finds out the solution of question that how to determine the optimal baskets and how heavily the euro and US\$ ought to be weighed in any such currency baskets. It has been argued that at least two important targets, viz. Appropriate exchange rate regime and trade competitiveness need to be taken into account when determining an optimal basket. Drawing on a simple game, regression models are developed based on empirical evidences provided by Abed, Erbas and Guerami (2003). This paper has developed a simple framework within which the optimal exchange rate response to a change in weights of two currencies in the dollar-euro basket pegs. The results propose that Pakistan's external sector competitiveness ought to be insensitive to euro & dollar exchange rate changes. In other words, Pakistan should continue its prevailing floating exchange rate regime. Using the consumer price-based indices, the appreciation, or depreciation of Real Effective Exchange Rates (REER) applies to euro and dollar has been analyzed for Pakistan from 1982 to 2005.

WOMEN ENTREPRENEURS IN INDIA: OPPORTUNITIES AND CHALLENGES

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ABSTRACT

India is land of more than 100crores population it is considered as nation with rich human resource. The core strength of India is its man power, which is inbound strength. Out of 1 billion population, the strength of women is almost half of it. If India wants to achieve the Vision 2020 given by Dr. A.P.J. Abdul Kalam, former President of India, if India wants to be a super power & a nation to reckon with on the global map it needs to create equal opportunities to its largest strength-Human resource. No country can dream of becoming developed nation where half of its population is deprived of opportunity. No country can think of becoming an economic super power, where half of its population is idle and not contributing anything to the growth of a country. As a country we have to offer equal opportunity for overall development & growth. It should be an inclusive growth rather than a growth subjected to one gender, one race or sect. If growth of a nation has to be sustainable, than it should be inclusive growth otherwise it would not be possible to sustain growth for a long period.

ENTREPRENEURSHIP DEVELOPMENT – A CASE STUDY OF A VILLAGE IN YSR DISTRICT

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ABSTRACT

Every country tries to achieve maximum economic development. The economic development of a country to a large extent depends on human resources. But human resources alone will not produce economic development — there must be dynamic entrepreneurs. Entrepreneurs perform vital functions in economic development. Entrepreneurship plays a premium mobile role in industrial development. Industrial development through the medium of small scale units is initiated and nurtured by entrepreneurship. Entrepreneurship influences the process of industrialization. Government therefore is providing much thrust to entrepreneurship to generate employment. Hence, the present study is an attempt to know the socio economic conditions, factors influencing entrepreneurship, and the problems faced by the entrepreneurs in developing their enterprises particularly in Krishnapuram Village, Kadapa, YSR district.

LEADERSHIP AND ORGANISATIONAL EFFECTIVENESS - A CONCEPTUAL FRAMEWORK

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ABSTRACT

Contemporary business world has undergone drastic changes in all aspects of business affairs. Corporates have transformed their resources to attain sustainable competitive advantage in highly saturated and technically compact markets. To get success in such an endeavor presence of effective leadership in the organization is compulsory. The concept of leadership has gained a large amount of attention in recent years due to the realization by stakeholders that behind every achievement there is always a visionary leader who intercepts the future and lays down creative plans to make competition irrelevant. The study aims at investigating the relationship between various leadership approaches to the phenomenon of Organizational Effectiveness. The study design included examining the contribution of these factors to Organizational Effectiveness. The proposed study has the following objectives: To judge the influence of Leadership styles of higher and middle level managers on Organizational Effectiveness. This study tries to find out the reason that leads to build trust among individuals and groups throughout the Organization, up- and- down hierarchy, to create an open problem solving climate throughout the Organization – where problems are confronted and differences clarified, both within groups and between groups.

SHAREHOLDER WEALTH EFFECTS TO MERGER ANNOUNCEMENTS IN INDIAN IT INDUSTRY

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ABSTRACT

The study is addressed to financial implications of mergers to the acquirer and target shareholders in the Indian Information Technology Industry occurred from Jan. 2000 through June 2010. Constant Market Model was applied to study a sample of (28) merger announcements both by Independent and Controlling bidder firms. The overall results suggested that merger announcements in IT sector has no significant impact on bidder portfolio. While it creates significant positive abnormal returns for target shareholders. When evaluating the announcement impact separately for independent and controlling bidders as well as for independent and controlled targets, it was found that although independent bidder and target portfolio view the mergers equally, there is a different perception between controlling bidders and controlled target shareholders. The controlling bidders show incredulity to merger deals whereas controlled targets stand optimistic about the consequences of these arrangements.

ANALYZING BANK COMPETITIVENESS USING CUSTOMER VALUE: AN EMPIRICAL ANALYSIS

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ABSTRACT

Customer value, financial strength, technology and skill, and shareholder value play a significant role in determining the competitiveness of banks. Customer value has been recognized as an important variable in maximizing the market share and profitability. Customer value can be defined as the benefits received by the customer from various attributes of the product or service provided by a firm. The motive of this paper is to analyze bank-wise competitiveness, using customer value as an indicator. Bank competitiveness is measured by applying the factor analysis with the principal component method and varimax rotation. The customer value components were identified as the relational value, operational value, product value, tangibility and price value. The paper has also proposed a methodology to evaluate bank competitiveness. It is found that the SBI is the most competitive bank in the Indian banking industry, in terms of customer value.

MERGER AND ACQUISITION ACTIVITY IN THE INDIAN MANUFACTURING SECTOR AND SHAREHOLDER VALUE ADDITION IN THE MERGED ENTITIES

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ABSTRACT

The forces of liberalization, privatization and globalization that swept the Indian economy in the post-reforms era, compelled the corporate to restructure their businesses by adopting various strategies like mergers, amalgamations and takeovers. The present study makes a probe into the shareholder value addition of the 46 select merged entities in the manufacturing sector during the five post merger periods. The intra-firm analysis with EVA and MVA carried out in the study revealed that majority (80%) of the merged companies had no definite trend in value addition during the post merger periods.

FACTOR INFLUENCES AND INDIVIDUAL INVESTOR BEHAVIOUR: THE STUDY OF INDIAN STOCK MARKET

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ABSTRACT

This study undertakes an empirical survey of the factors, which mostly influence individual investor behaviour in the Indian stock market. The results revealed by our sample of 200 respondents confirm that there seems to be a certain degree of correlation between the factors that behavioural finance theory and previous empirical evidence identify as the influencing factors for the average equity investor, and the individual behaviour of active investors in the Indian Stock Market influenced by the overall trends prevailing at the time of the survey in the BSE.

**STUDY THE PERFORMANCE OF STATE BANK OF INDIA IN COMPARISON TO ICICI
FOR THE PERIOD 2001-09: AN EMPIRICAL STUDY**

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ABSTRACT

Last decade has seen dynamic transformation in the Indian banking. The financial system comprising of variety of participants like different markets and regulators, instruments and players have improved their overall efficiency. The Banking sector seems to be the most vibrant among all with more emphasize on sustainable growth and profitability in the era of NPA management and adequate capital infusion under BASEL II norms. An uncompetitive banking structure will fail to respond to the needs of economic growth with long-term impact. In this paper, we emphasize the need to bring competitiveness within the key players of banking sector itself. The industry is witnessing fast changes in the form of operational regulations: Cheque truncation, introduction of Islamic banking, licenses to NBFC's, Basel accord norms for capital enhancement, replacement of BPLR with base rate, teaser rates, daily calculation of saving account interest at a minimum of 4%, redefinition of priority sector, foreign exchange fluctuations, risk management etc. This study aims at bringing the factors into limelight which have resulted in the transformation of financial positions the two biggest banks of India banking arena. The paper revealed that out of the seven factors, the impact of employee's productivity, net profit, earning per share, net interest margin is positive whereas NPA level, return on asset and capital adequacy ratio have negative impact on the financial position of both banks during the time frame of 2001-2009.

LIFE SATISFACTION AMONG ASHA WORKERS

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ABSTRACT

The present research aimed to study the Life satisfaction among ASHA workers, the life satisfaction in different age group among ASHA workers and to find the life satisfaction in different income group among ASHA. Sample of the study consisted 72 ASHA workers from the villages coming under Primary Health Center, Bageshpura, Haranahally, Kondenahal, and CHC, Gandasi, of Arsikere taluk Hassan district, Karnataka. Their age ranged between 20 to >40 years. The personal data sheet prepared by the investigator and Life satisfaction scale by Dr. (Mrs), Pramila Singh & George Joseph was used to measure the Life satisfaction. Simple totaling and average has been calculated to find out the objectives of the present study. The result indicates that, Among 72 ASHA workers, 25 (34.72%) are having High life satisfaction, as high as 40(55.5%) of them are having Average life satisfaction and 7 (9.72%) are having Low life satisfaction. Among 31 members in the age range of 20-30 years, as high as 18 (58.06%) are having average life satisfaction, where as in among 39 in age range of 30-40 years , as high as 22 (56.41%) of them are having average life satisfaction. Among ASHA workers having income more than Rs 2000, 18 (38.29%) are in high life satisfaction, 29 (61.70%) are having average life satisfaction.

MICROFINANCE THROUGH COOPERATIVES: PERFORMANCE AND PROSPECTS

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ABSTRACT

Credit Cooperative is the panacea and alchemy for poverty. Access to finance and to financial services is the means to ameliorate the problems of poverty through financial inclusion of the marginalized sections of the society. Cooperative form of enterprise can aptly be applied in all the stages of economic cycle namely production and the consumption stages. Primary Agricultural Credit Societies are the lowest tier in the three tier structure of the cooperative credit and with its presence throughout the country the credit requirement of the small and marginal farmers is taken care off. There is an increasing growth rates in the deposits and loan disbursement. But the increasing overdue of the loan is alarming which has aggravated after the waiver of loan scheme in 2008. The United Nations estimated in 1994 that the livelihood of nearly three billion people, or half of the world's population, was made secure by cooperative enterprise. This shows the growing importance of cooperative and perhaps for this reason UN has proclaimed year 2012 as International Year of Cooperative. Cooperatives provide over 100 million jobs around the world, 20% more than multinational enterprises. Cooperative credit which were sprouted out of the needs of the poor and marginalized farmers are working to alleviate the credit requirement and are functioning before the birth of the commercial banks. The Government has to be kind enough to assist the cooperative sector to surmount the problems rather to use this sector for political mileage.

A STUDY ON CUSTOMER SATISFACTION TOWARDS CROSS SELLING OF INSURANCE PRODUCT AND SUPPLEMENTARY SERVICES– WITH REFERENCE TO PRIVATE SECTOR BANKS IN COIMBATORE DISTRICT

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ABSTRACT

In modern competitive environments services are gaining increasingly more importance. Now days, greater attention is paid to all the Bank-customer touch-points, aiming to optimize the interaction and user friendly services. Higher penetration of technology and increase in global Literacy levels has set up the expectations of the customer higher than never before. Increased cross selling of products including mutual funds, gold coins, life and non life insurance products which will enable increase of non interest income. Cross selling of all products of the bank to Corporate customers as well as their staff by opening salary accounts etc. Increasing use of modern technology has further enhanced reach and accessibility. The aim of the study is to trace the customer satisfaction towards cross selling of insurance product and the other services rendered by private sector Banks.

FINANCIAL DISTRESS: BANKRUPTCY MEASURES IN ALEMBIC PHARMA Z-SCORE MODEL

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ABSTRACT

The term Financial Distress is a situation where a firm's operating cash flows are not sufficient to satisfy current obligations and the firm is forced to take corrective action. Financial distress may lead a firm to default on a contract, and it may involve financial restructuring between the firm, its creditors and its equity investors. Sometimes, financial distress leads to bankruptcy. This paper uses Z-score model (Altman's 1968) to predict risk of Financial distress of Alembic Pharma, from the year 2004-2010. It is obvious that the Z-score model of alembic pharma is in the grey zone, indicating poor financial performance. Manages should take immediate actions to turn around the company's results.

ESTIMATING THE CONTRIBUTION OF FOREST TO ECONOMIC DEVELOPMENT: A CASE STUDY OF NTFPS IN KARNATAKA

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ABSTRACT

The paper tries to estimate the value of non-timber forest products (NTFPs) collected by the local people across different types of forests in Karnataka. It shows that on an average 55 per cent of households who are living in the vicinity of forest, collect these products. The average estimated value of NTFPs collected by households is Rs.6752 per household during the year 2003-04. The value of NTFPs collected by households varies from Rs. 15427 in Tropical Thorn forest to Rs. 3420 in Evergreen forest per hectare. The total estimated value of NTFP collected by the local people is Rs. 1858 crores in Karnataka.

SUSTAINABILITY ISSUES IN EMERGING ECONOMIES - A STUDY WITH SPECIAL REFERENCE TO INDIAN ECONOMY**ANIRUDH SRIRAAM****STUDENT****VIT BUSINESS SCHOOL****VIT UNIVERSITY****VELLORE****VIVEK PRATAP SINGH****STUDENT****VIT BUSINESS SCHOOL****VIT UNIVERSITY****VELLORE****DR. AJAY SHARMA****ASST. PROFESSOR****VIT BUSINESS SCHOOL****VIT UNIVERSITY****VELLORE****ABSTRACT**

Sustainable development is one that meets the needs of the present without compromising the ability of future generations to meet their own needs. Sustainability speaks to something that lies within our ability to "keep it going" or to keep in existence. Whilst the world's population is increasing, we continue to use the natural assets of planet Earth faster than nature can regenerate them. There are a number of sustainable issues like famine, climate change, health and environment, inequality of income, child labour, corruption and so many others being experienced by emerging economies continuously for a long period. These issues are the hurdles which halt the country's economic and social development. What is needed at present is an overall economic and social uplift for the country. If these issues are solved or rectified, the economies may well achieve sustainable development. Through this paper, an attempt has been made to highlight some of the major sustainable issues currently experienced in India which need the attention of government and public at large. The objective of the paper is to unearth the challenges in constructing a shared vision of sustainability as an universal concern that transcend fractured interests of global, developing, eco-centric nations. It will try to problematize specific cases and discuss practical implications of the 'Indian view of sustainability' for a pragmatic analysis and identifying vulnerability displayed by the developing India towards sustainable development.

STUDY OF CUSTOMER RELATIONSHIP MANAGEMENT IN RURAL GROCERY SHOPS

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ABSTRACT

During the past two decades, the business environment across the world has undergone a sea change due liberalization and globalization. Customer has become very powerful and demanding. Businesses have realized that the answers to all their problems lie with one single entity, the customer. CRM and CEM have undoubtedly; become the most important competitive strategy for the organizations of 21st century. CRM and CEM are simple philosophy about understanding life long mutually profitable relationships with them. By using CRM technology, organizations aim at establishing one to one relationships with millions of customers, spread across the globe. Implementations of CRM projects are not only essential for big companies but also essential for small and medium enterprises. Therefore today Customer Relationship Management (CRM) is becoming popular concept. Hence this present article concentrates on the process of customer relationship management. It is believed that CRM processes are followed and implemented in the big firms, companies and small enterprises in big cities and town but we also find this process is followed and becoming popular in small grocery shops in villages also and for these shops CRM is not a new concept. Since from many years these grocery shops are maintaining CRM at informal level. Therefore present study made an attempt to study the process of CRM of grocery shops in Village Chinchali Belgaum district Karnataka State.

HEALTH AND DEVELOPMENT OF HEALTH CARE IN INDIA**ZIBA ASL GHORBANI (PATANGIA)****RESEARCH SCHOLAR****GOKHALE INSTITUTE OF POLITICS AND ECONOMICS****(DEEMED TO BE UNIVERSITY)****PUNE****ABSTRACT**

The vast majority of India suffers from a poor standard of healthcare infrastructure which has not kept up with the growing economy and high levels of malnutrition and communicable diseases especially in rural areas. Nearly one million Indians die every year due to inadequate healthcare facilities. The broad objective of this article is to observe the characteristic features of the health care and health progress in India. At the same time, India's health care system in urban areas also includes entities that meet or exceed international quality standards. The majority of the Indian population is unable to access high quality healthcare provided by private players as a result of high costs. Many are now looking towards insurance companies for providing alternative financing options so that they too may seek better quality healthcare. Despite having centers of excellence in healthcare delivery, these facilities are limited and are inadequate in meeting the current healthcare demands. India is at a critical juncture where policy choices made or options not considered could well have a profound impact on the health and wellbeing of future generations. At the present stage of development of India, the health indicators have lagged behind the impressive economic progress evident over the past two decades. A new public health policy needs to be drafted which will reconfigure the health system to make it more efficient and equitable. There is needed to consider a model of Primary Health Care where many of the health services would be provided by the locally selected and adequately trained health care providers. It is suggested that TFR (Total Fertility Rate) should be reduced to less than 1.5, especially between poor people and states of Assam, Uttar Pradesh, Bihar, Jharkhand, Rajasthan, Madhya Pradesh and Chhattisgarh. And also primary health care of mother and child and access to safe drinking water for all should be more emphasised in health policy for developing of country, reducing poverty and huge costs of health and disease burden in India.

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With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator