

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON STATUS AND PROSPECTS OF INDIA - THAILAND FREE TRADE AGREEMENT <i>DR. SAIFIL ALI & MANIVASAGAN</i>	1
2.	MICRO FINANCE TOWARDS GENDER EQUITY AND SUSTAINABLE DEVELOPMENT <i>DR. WAJEEDA BANO</i>	2
3.	TEXTILE INDUSTRY: INDIA'S SECOND LARGEST EMPLOYER, BUT WHAT'S REALLY IN FOR THE WORKERS? <i>DR. HALIMA SADIA RIZVI & ISHA JASWAL</i>	3
4.	CORPORATE GOVERNANCE ISSUES IN BANKS IN INDIA <i>DR. PRITA D. MALLYA</i>	4
5.	ECOLOGICAL ECONOMY AND SUSTAINABILITY: THE FUTURES <i>DR. PAWAN KUMAR SHARMA</i>	5
6.	DEALING WITH SEASONALITY: MODELLING TOURISM DEMAND IN CROATIA <i>DR. BALDIGARA TEA & MAJA MAMULA</i>	6
7.	SOCIO-ECONOMIC DETERMINANTS OF TELECOMMUNICATION DEVELOPMENT IN INDIA: AN INTER-STATE ANALYSIS <i>NEENA & KAWALJEET KAUR</i>	7
8.	INTEREST RATE AND UNEMPLOYMENT NEXUS IN NIGERIA: AN EMPIRICAL ANALYSIS <i>ABDURRAUF IDOWU BABALOLA</i>	8
9.	CORRELATION BETWEEN CORPORATE GOVERNANCE PRACTICES AND FINANCIAL PERFORMANCE OF THE COMPANY: CASE OF 5 INTERNATIONALLY ACCLAIMED INDIAN FIRMS <i>SHWETA SATUA</i>	9
10.	FINANCIAL CAPACITY AND ITS EFFECT ON IMPULSE BUYING BEHAVIOUR: AN ON-FIELD STUDY AT LULU INTERNATIONAL SHOPPING MALL, KOCHI <i>JITHIN RAJ R & ELIZABETH JACOB</i>	10
11.	INCREASING AND CHANGING ROLE OF MANAGEMENT ACCOUNTING IN CAPTURING THE VOICE OF CUSTOMERS <i>MANMEET KAUR & RAVINDER KAUR</i>	11
12.	GENDER BUDGET STATEMENT: IS THE BIG BEAUTIFUL <i>MASROOR AHMAD</i>	12
13.	CREATING AN OPTIMAL PORTFOLIO ON S&P BSE SENSEX USING SHARPE'S SINGLE INDEX MODEL <i>HETAL D. TANDEL</i>	13
14.	INNOVATION IN RURAL MARKETS: A CASE STUDY OF PROJECT SHAKTI BY HUL <i>CHIRAG V. ERDA</i>	14
15.	TEA INDUSTRY IN INDIA: AN OVERVIEW <i>DR. R. SIVANESAN</i>	15
16.	IMPACT OF WOMEN EDUCATION ON CHILD HEALTH <i>NUPUR KATARIA</i>	16
17.	VIABILITY AND SUSTAINABILITY OF THE EUROPEAN UNION IN LIGHT OF THE TOURISM INDUSTRY <i>BIVEK DATTA</i>	17
18.	AUTHENTIC LEADERSHIP PRACTICES AND TRUST <i>AMOGH TALAN</i>	18
19.	FOSTERING MUTUAL COEXISTENCE AMONG ETHNO-RELIGIOUS GROUPS IN NIGERIA TOWARDS SUSTAINABLE DEVELOPMENT BY THE YEAR 2020 <i>ADEBISI KOLAWOLE SHITTU & ADEKOLA OMOTAYO AJIBIKE</i>	19
20.	THE EFFECT OF CLIMATIC SHOCKS ON AGRICULTURAL PRODUCTION AND FOOD SECURITY IN TIGRAY (NORTHERN ETHIOPIA): THE CASE OF RAYA AZEBO WOREDA <i>GIRMA BERHE</i>	20
21.	A NOTE TOWARDS FINDING A BUYBACK CONTRACT PRODUCING CLOSE RESULT TO A GIVEN QUANTITY FLEXIBILITY CONTRACT <i>SHIRSENDU NANDI</i>	21
22.	DIRECT TAX CODE IN INDIA: A MAJOR TAX REFORM FOR THE EMERGING ECONOMY <i>RAKESH, C & MANJUNATHA, K</i>	22
23.	PERFORMANCE OF INDIVIDUAL BOREWEL PROGRAMME IN KARNATAKA: WITH SPECIAL REFERENCE TO SCs AND STs <i>DR. RAJAMMA.N</i>	23
24.	EMPLOYMENT IN HARYANA: WHAT DOES THE LATEST DATA SHOWS? <i>ANNU</i>	24
25.	ALGERIAN SMES AMIDST ECONOMIC REFORMS AND GOVERNMENT SUPPORT <i>AISSA MOSBAH & ROCHDI DEBILI</i>	25
26.	CORRUPTION WITHIN EDUCATION SECTOR: A TYPOLOGY OF CONSEQUENCES <i>MOHAMED DRIDI</i>	26
27.	GROWTH EVALUATION OF SELECTED COMMERCIAL BANKS IN PALESTINE <i>MOHAMMED MALI</i>	27
28.	JOBLESS GROWTH IN INDIA IN 2000's <i>JAGANATH BEHERA</i>	28
29.	FOOD PROCESSING AND VALUE ADDITION: THE PATHWAY TO AGRICULTURE SUSTAINABILITY <i>SREEJA MOLE.S</i>	29
30.	AGRICULTURAL MARKETING REFORMS IN INDIA <i>SHIKHA MAKKAR</i>	30
	REQUEST FOR FEEDBACK & DISCLAIMER	31

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A STUDY ON STATUS AND PROSPECTS OF INDIA - THAILAND FREE TRADE AGREEMENT

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ABSTRACT

India and Thailand signed a free trade agreement in 2004 with an early harvest scheme for 82 items and this was perceived as mainly supporting MNC companies who manufacture TV, Automobile and Refrigerator and does not support other Industry. In this article, we tried to analyse this FTAs current status as well as its effect on Total trade. Current status of this FTA combined with India Asean FTA where Thailand is also a part now is analysed. Thailand from this year extends zero duty on 67% of items and India will reduce to zero level on 64% of item from next year. Indian textiles market in unique and normally Indian producer realises marginally higher prices in domestic market than in export .when we talk of zero duty in Thailand apart from this buyer has to pay only 7% vat over this where as in India still they have to pay 18%.

MICRO FINANCE TOWARDS GENDER EQUITY AND SUSTAINABLE DEVELOPMENT

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ABSTRACT

Development affects people differently in different parts of the world whether they are male or female. If women are given same access to resources and economic opportunities as men the resulting economic activity is not only good for families but makes significant contribution to community and country. Gender equity and women's empowerment are essential for inclusive growth and sustainable development and providing this leads to faster poverty reduction and accelerated progress towards attaining Millennium Development Goals (MDGs). In developing countries, the growth of microfinance institutions (MFIs) which specifically target low income individuals are viewed as potentially useful for promotion of financial inclusion. With this background the paper aims at two objectives (i) how micro finance activities can lead to inclusive development & (ii) How this inclusive development can bring financial, social and economic empowerment as well as improve gender relation. The paper will be both descriptive and analytical. Both secondary and primary data are used to analyze the progress and impact of SHG's microfinance activities in the rural area. The first part of the paper provides a detailed discussion of SHGs microfinance activity in the national, state and district level followed by a case study in Dakshina Kannada district in the second part. The Findings of the study shows that SHGs through micro finance activities are changing the economic condition of women with indicators like income, saving expenditure and marketing activities showing the improvement. SHGs have created opportunities of promotion of income generation activities and enhanced empowerment of the poor. Because of SHGs large number of the women in rural areas, are not only achieving greater economic independence and security but also are gaining social benefits which lead to sustainable development.

TEXTILE INDUSTRY: INDIA'S SECOND LARGEST EMPLOYER, BUT WHAT'S REALLY IN FOR THE WORKERS?

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ABSTRACT

The seeds of Indian Textiles were sown early in Indus Valley Civilization and constituting one of the essential needs of human beings, demand for textile and clothing shall never come to a halt. Currently textiles industry is of critical importance to our national economy since it is the second largest after agriculture in terms of providing employment opportunities. Moreover, this sector absorbs a sizable number of people belonging to the weaker sections of the society in general and women in particular. Hence, advancement of this sector has direct bearing on our development and nation building. Notably, a substantial number of firms in this industry cater to the global retail giants. However, in the wake of enormous competition on account of global integration the employers attempt to cut costs wherever possible which in turn affects the overall working environment in this industry. This paper, thus, tries to explore the working conditions of workers engaged in this sector with the help of various studies conducted so far. Consequently, the study concludes that working conditions are inhumane and dismal. Employers prefer contractual labourers who are paid less than legal minimum. Women workers who are majorly employed in this industry fall prey to sexual exploitation, economic discrimination in contrast to their male counterparts and absence of facilities of toilets and crèches. Studies bring out cases of child labour where children are treated like slaves. Overall, the working environment is stressful, over-tiring, unhealthy and hazardous.

CORPORATE GOVERNANCE ISSUES IN BANKS IN INDIA

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ABSTRACT

The literature on corporate governance covers a range of issues such as protection of shareholders' rights, enhancing shareholders' value, Board issues including its composition and role, disclosure requirements, integrity of accounting practices, the control systems, in particular internal control systems. Banks have some unique features that make their corporate governance different from, and more complicated than, that of other firms. For e.g., their balance sheets are not very transparent, they are highly leveraged, they typically have short-term liabilities and longer-term assets, they are heavily regulated and have access to government safety nets, and they are systemically very critical organizations. This paper seeks to identify the major issues in corporate governance in banks in India and to provide suggestions for possible action by the Reserve Bank of India as banking regulator. These issues relate to the composition of the Board of Directors and the duties of members, the functions of the board, the committees of the board, preventing abusive related party transactions and disclosures. The paper makes some suggestions as to the role of the Reserve Bank of India in strengthening corporate governance in Indian banks in the public as well as the private sector.

ECOLOGICAL ECONOMY AND SUSTAINABILITY: THE FUTURES

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ABSTRACT

Today the neo-liberal policies of globalization and commercialization have assumed the dimension of a 'grand narrative' which refuses to share any space with any kind of alternative vision or philosophy. Instead of upholding and celebrating the post-modern philosophic percepts of 'differance' and diversity, the reality of the modern globalized world, founded on the principles of Western ethos of market economy, negates and subverts all kinds of alternative narratives and beliefs which could have ensured a better socio-economic and socio-natural relationships. The contemporary discourse leaves no space for the ecology of languages; the diversity of species; the existence of community living based on its own belief-patterns; the sovereignty of nations and cultures; and so on and so forth. This all works as a constraining force and hinders, in a way, the emergence of more temporarily and spatially focused attempts to reconstruct economic institutional routines and socio-natural relationships. From the dropping of the atom bombs and Chernobyl disaster to the oil slippage and industrial contamination –everything as a consequence of a certain cultural ordering or preferred socio-economic arrangements has to be an essential part of any viable discourse on ecology or economy. Ecological economics provides an adequate answer to this dilemma and moves beyond the dominant global techno-managerial mode of economics and seek to uncover possibilities for alternative trajectories with strong cultural-political and socio-economic underpinnings.

DEALING WITH SEASONALITY: MODELLING TOURISM DEMAND IN CROATIA

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ABSTRACT

The aim of the paper is to analyse tourism demand in Croatia and emphasise its seasonal patterns. The Croatian tourism is pronouncedly seasonal sensitive. Due to this fact, in modelling Croatian tourism demand, is necessary to implement quantitative methods that capture its seasonal character. Among the methods that can be used in analysing seasonal data, in this study the ratio-to-moving average method is used. After isolating the seasonal component of tourism demand several extrapolative methods were used with the purpose to model the number of tourist arrivals in Croatia; Naïve 1, Naïve 2, single moving average, weighted moving average, single exponential smoothing, Browns double exponential smoothing and the autoregressive method. The monthly tourist arrivals in Croatia in the period from January 2003 to December 2013 are used as a commonly measure of tourism demand. The analysed data indicate the seasonal character of Croatian tourism demand. Taking this into account, the authors first isolated the seasonal component and emphasised the residual effects on the movement of the tourist demand. The ratio-to-moving-average method is explained in detail and implemented to tourist arrivals data obtained from the secondary data sources. After modelling the seasonally adjusted values of tourist arrivals, chosen methods were evaluated by forecasting accuracy measure, the mean absolute percentage error – MAPE. Finally, at the end of the paper, the authors point out the importance of analysing seasonal phenomena, such as tourism demand, with the appropriate methods which take into account the seasonal component of the phenomenon itself.

SOCIO-ECONOMIC DETERMINANTS OF TELECOMMUNICATION DEVELOPMENT IN INDIA: AN INTER-STATE ANALYSIS

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ABSTRACT

The paper investigates various socio-economic factors that determine the growth performance of telecom sector across the major 18 states in India. Panel data has been used over a period of 1991-2010. The study has deployed factor analysis at three points of time i.e., 1991, 2001, 2011. Coefficients of variation and growth rates have been calculated for measuring the growth performance of the telecom sector across the major states in India. The results of the compound annual growth rate and coefficient of variation indicate that telecom sector is growing rapidly in all the major states and specifically in the poor states. The higher value of CAGR in case of poor states indicates convergence in telecommunication development. The results of factor analysis revealed that during 1991 social factors like literacy, population density, number of villages electrified, proportion of urban population were more significant in terms of their contribution to the development of telecom services. The results of factor analysis 2001 as well as that of 2011 have shown the role of both social as well as economic factors in development of telecommunications. Step-wise regression analysis has identified the most significant factors have taken up most significant factors in telecom development in major states of India. These include Per Capita NSDP, Per Capita Electricity Consumption, Per capita NSDP generated from Transport, Communication and Storage Services, Per Capita NSDP generated from Trade, Hotels And Services.

INTEREST RATE AND UNEMPLOYMENT NEXUS IN NIGERIA: AN EMPIRICAL ANALYSIS

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ABSTRACT

The present study investigates that rise in interest rate (lending rate) is most likely to cause new unemployment. It is also well known that a rise in interest rates will benefit savers at the expense of borrowers. The converse applies when interest rates fall, meaning that there is a dichotomy between savers and borrowers. Since it has been evident that interest rates have significant effect on unemployment in opposite direction, it will be wise for the regulatory authorities, mostly the CBN, to step up its efforts to reduce lending rates and raise deposit rates to a reasonable level that will encourage savings, thereby making fund available for investment in the economy. Change in interest rate will only be effective if businesses and consumers match the government's confidence in future economic prospects. Investors do consider the inflation rate before depositing or borrowing fund which affects the real lending and savings rates. The government, through its relevant authorities should combat inflation to less than 5% as obtainable in America (1.4%) and Republic of China (2.1%). This will go a long way in restoring the lost confidence into the Nigerian financial sector.

CORRELATION BETWEEN CORPORATE GOVERNANCE PRACTICES AND FINANCIAL PERFORMANCE OF THE COMPANY: CASE OF 5 INTERNATIONALLY ACCLAIMED INDIAN FIRMS

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ABSTRACT

Corporate Governance exists today at an intricate crossing of law, uprightness, and commercial proficiency. Aspect of corporate governance influence on the firm's valuation has become one of the emerging issues in the field of management today. It is known since long and almost imperative that a corporate unit will acquire a life of its own which eventually leads to a gap between the ownership of the enterprise and its management, giving rise to governance issues. Corporate Governance is needed to create a corporate culture of consciousness, transparency and openness. It enables a company to maximize the long-term value of the company's performance. In this context, an attempt is made in this paper to study various Corporate Governance practices followed by 5 companies in India. Various studies in diverse domains like accounting, economics, finance, law and management (Mishra et al. 2001; Kwak, 2003; Black et al. 2003) have been conducted as to whether corporate governance has any impact on the determination of firm's value and performance. A sample of five multinational companies of Indian origin is studied based on the Corporate Governance practices that are being followed by them. This will include factors like Composition of the Board, Board Configuration, Formation of Committees, Number of Independent Directors and jobs carried by them, Conflict of interest and System of information dissemination. The paper aims to objectify and conclude if a relationship exists between corporate governance and firm performance. It is found in the study that corporate governance practices have limited impact on both the share prices of the companies as well as on their financial performance.

FINANCIAL CAPACITY AND ITS EFFECT ON IMPULSE BUYING BEHAVIOUR: AN ON-FIELD STUDY AT LULU INTERNATIONAL SHOPPING MALL, KOCHI

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ABSTRACT

This paper is an attempt to find the variables/factors that effects customer impulse buying behaviour in India. The impact of various impulse buying factors like Advertising, sales and promotions, packaging, effective pricing strategy, financial capacity of the customers, standard of living etc. behaviour has been analyzed. The study is based on the primary data collected from Lulu International Shopping Mall, Kochi with the help of structured questionnaire.

INCREASING AND CHANGING ROLE OF MANAGEMENT ACCOUNTING IN CAPTURING THE VOICE OF CUSTOMERS

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ABSTRACT

Today market environment demands changes in product according to the desires and need of customers because markets have been transformed from sellers oriented market to buyers oriented market. This paper describes the increasing and changing role of management accounting to capture the voice of customers in market. After briefly describing about the orientation of market the paper presents the importance of management of cost and competitive advantage which can be taken by a firm with proper changes and use of management accounting. The paper presents in detail the history of change in the role and scope of management accounting also the enables of change in management accounting have been discussed in the paper.

GENDER BUDGET STATEMENT: IS THE BIG BEAUTIFUL

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ABSTRACT

With the aim to use budget as an instrument to empower women Government of India integrated Gender Responsive budgeting (GRB) with its budgetary process and institutionalized this instrument through two prime strategies of Gender Budget Statements (GBSs) and Gender Budgeting Cells (GBCs). Consequent to this the final figure recorded under GBS each year has been treated, at least by the common man as proxy variable to assess Government commitments towards women issues. With this figure recording third highest place in latest budget of 2013-14 following allocations of Ministry of Finance and Ministry of Defense common perception is that enough is being done on this front by public authorities. This paper goes in to details of composition of Gender Budget Statements and explains components that inflate this figure, without significantly contributing towards women empowerment, resulting in a wrong notion. Paper concludes with the result that if same methodology is followed in GRB then what appears big may not be necessarily beautiful.

CREATING AN OPTIMAL PORTFOLIO ON S&P BSE SENSEX USING SHARPE'S SINGLE INDEX MODEL

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ABSTRACT

This is an attempt to construct an optimal portfolio consisting of securities of S&P BSE SENSEX using Sharpe Single index model. Taking S&P BSE SENSEX as market performance index and considering daily indices along with the daily prices of 30 securities of the S&P BSE SENSEX for the period of April 2008 to March 2013, variance of the market index and variance, beta, systematic risk and unsystematic risk of each security is calculated. In arriving at optimal portfolio, the emphasis of Sharpe model is on Beta and on the Market Index. The securities are selected on the basis of unique cut-off rate. The optimal portfolio consists of those securities whose excess return to beta ratio is greater than the cut-off rate. Once the choice of securities is made, the proportion of investment in each of the selected securities is computed on the basis of beta value, unsystematic risk, excess return to beta ratio and cut-off rate of each of the securities concerned. The study finds that optimal portfolio consists of securities of nine companies namely Dr Reddy's Lab, Bajaj Auto, Hero MotoCorp, Hindustan Unilever, TCS, Sun Pharma, Cipla, Infosys, and ITC with maximum suggested investment in Dr Reddy's Lab followed by Bajaj Auto, Hero MotoCorp, Hindustan Unilever, TCS, Sun Pharma, Cipla, Infosys, and ITC respectively.

INNOVATION IN RURAL MARKETS: A CASE STUDY OF PROJECT SHAKTI BY HUL

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ABSTRACT

Most marketers realize that India is passing from incredible change. The economy is vibrant, incomes are rising; and the habits, preferences, and attitudes are changing rapidly. But nowhere is this more evident than in rural India. There is, thus emerging need to build expertise in rural marketing. There are main three challenges of rural marketing first one is challenge of reach, second is challenge of awareness and the third one is challenge of influence. Number of organizations now uses innovative strategies to overcome these challenges. Project Shakti by Hindustan Unilever Limited (HUL) was initiated to reach the massive un-served and under-served markets that cannot be economically and effectively serviced through traditional methods. HUL identifies underprivileged women in villages and these women are trained to become Shakti Entrepreneurs (SEs) i.e. distributors of HUL products in villages to earn a sustainable income through this business. The present case explores how innovative developmental marketing initiatives undertaken by the organization are not only benefits to themselves but also changes the lives of people in a very positive manner with reference to social, economical and psychological impact. The concept of fortune at the bottom of pyramid is also very much pragmatic from this case.

TEA INDUSTRY IN INDIA: AN OVERVIEW

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ABSTRACT

The discovery of indigenous tea in Assam in 1823 led to the origin of the tea industry in India. However, the Kolkata Agricultural Society differs from the above opinion. It has consistently held that in the early 1700's, the ships of the East India Company frequently brought the tea plants in the country by way of curiosity. Col. Kyol, a resident of Kolkata and a famous botanist, saw tea plants growing in his garden in 1780. This information was sent to Sir Joseph Bank and in 1782 his garden as handed over to Botanical Garden of Kolkata. In 1788, Sir Joseph Bank recorded the existence of indigenous tea growing wild in Coochbehar and Rangpur districts of Bengal and suggested the cultivation of this plant. The wild teas of Coochbehar confirmed the first discovery of indigenous tea in India.

IMPACT OF WOMEN EDUCATION ON CHILD HEALTH

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ABSTRACT

The Indian economy has experienced remarkable economic growth in the past few years along with emerging as a global player and achieving most of its Millennium Development Goals. Despite this, child malnutrition in India is still among the highest in the world and India's effort towards reducing child malnutrition has been rather slow. There are various factors contributing to child malnutrition in India such as lack of education, gender inequality etc. Various studies done so far have shown that education in general and female education in particular plays an important role in reducing malnutrition among children and thereby have a strong influence on reducing child morbidity and mortality. Using time series data starting from year 1991 to 2007-08, this paper examines the impact of women education on child health in India and shows that women education does play an important role in improving health and nutritional status of children. Thus efforts should be made towards strengthening literacy programmes, especially female literacy programmes in India for achieving sustainable development.

VIABILITY AND SUSTAINABILITY OF THE EUROPEAN UNION IN LIGHT OF THE TOURISM INDUSTRY

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ABSTRACT

European Union is an economic and political union of 28 nations that are located principally in Europe. This union has a combined population of approximately 500 million i.e. 7.3% of the total world population. European Union since its inception has developed itself as a single market through legal system and this applies in all the 28 member states. It is also worth noting that the Schengen Area having 22 EU and 04 non-EU (Norway, Iceland, Switzerland, Liechtenstein) States have abolished passport controls. EU guidelines ensures free movement of people, goods, services, common trade policies, regional development as well as tourism development. EU Bloc comprises both the inbound as well as outbound tourism centric nations with considerable amount of disposable income for tourism activities. According to UNWTO European Union is the world's largest tourism market with more than half of the global market share. Tourism is an integral part of EU as tourism's contribution to the overall GNP of European Union is approximately 6%. European Union was very quick to catch upon tourism's role in employment generation, regional development as well as international understanding. European Union has recognized tourism's role in creating new jobs and regional development until 1990's, however, EU did not follow a sectoral approach. EU has tried to promote tourism with other connected sectors as well as Small and Medium Enterprises and as a single Market although it hasn't set up any tourism policy on a general level. However, in the beginning of late twentieth century, with the pressure of institutional organizations, EU has started to follow a sectoral approach. The European Commission, the Council, the European Parliament play an important role in tourism activity. At the moment EU does not have a mandatory tourism policy in a legitimate manner. The regulations, decisions, directives and recommendations on tourism are made by the EU execution body. This paper focusses on the sustainability and viability of European Union in light of the tourism industry and tourism policy and the progresses made in the last two years i.e. 2010 and 2011. By conducting research on EU tourism policy, the demand for tourism in Europe is examined. Suggestions and recommendations have been made according to the tourism industry and the tourism policy of the European Union.

AUTHENTIC LEADERSHIP PRACTICES AND TRUST

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ABSTRACT

Using 49 responses from teams of different public and private organizations I have compared the relationship between authentic leadership and employees' trust in different team environments, and how this relationship is affected from one team to another as the team structure and requirements vary. The results show that for a specialist and close knit team the leadership is authentic and a high degree of trust is generated among the employees, while a team with structured tasks, high risk, high work pressure, low dependence and low understanding results in low authentic leadership and an absence of employees' trust.

FOSTERING MUTUAL COEXISTENCE AMONG ETHNO-RELIGIOUS GROUPS IN NIGERIA TOWARDS SUSTAINABLE DEVELOPMENT BY THE YEAR 2020

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ABSTRACT

Numerous development plans aimed at achieving the country's objectives have been put in place by the government right from the independence for the purpose of improving the socio-political and economic development of the country. In spite of the natural and mineral resources with which the country is endowed, coupled with numerous governmental policies and programs to foster peaceful co-existence among the multi ethno religious entities which make up Nigeria, the country has virtually become a battle field where incessant ethno-religious crises are staged. The crises do not spare any part of the country as ethno-religious crises have become the order of the day in every parts of the country. Thus the instrument, which is supposed to be used for sustainable development, is conversely being used for destruction and vandalization purposes. The big questions are: can any development be attained in an atmosphere of crises? What are the causes and effects of ethno-religious crises on sustainable development in Nigeria? What steps should government take to address the issue of ethno-religious crises? How can religion assist in checking the menace of crises in the country? These, and some other questions, shall be answered in the course of this paper.

THE EFFECT OF CLIMATIC SHOCKS ON AGRICULTURAL PRODUCTION AND FOOD SECURITY IN TIGRAY (NORTHERN ETHIOPIA): THE CASE OF RAYA AZEBO WOREDA

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ABSTRACT

This study set out to explore the effect of climatic shocks on agricultural production and food security in the Raya Azebo woreda of Tigray region in Northern Ethiopia. In this study, an econometric method is employed to estimate the effect of climatic shocks using rainfall variability as a proxy on the level of per hectare farm output and food security status of the households. The result obtained shows that climatic shocks have a significant adverse effect on the level of agricultural production and food security status of the households. Based on this it is recommended that there should be encouragement of the various indigenous ways of coping with the effect of climate change. There should also be introduction of various new coping mechanisms from which expansion of irrigation is an important one.

A NOTE TOWARDS FINDING A BUYBACK CONTRACT PRODUCING CLOSE RESULT TO A GIVEN QUANTITY FLEXIBILITY CONTRACT

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ABSTRACT

The current paper finds the conditions so that for a given quantity flexibility contract an equivalent buyback contract can be designed either from the retailer's or from the manufacturer's perspective. Using the buyback rates derived from the two conditions the study also suggests the method of finding another buyback rate by extrapolation. This newly derived buyback contract with the help of this extrapolated buyback rate provides a close result to the given quantity flexibility contract and may be used as an alternative.

DIRECT TAX CODE IN INDIA: A MAJOR TAX REFORM FOR THE EMERGING ECONOMY

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ABSTRACT

In India, Tax is one of the major sources of revenue to the Government. In view of federal structure of governance in India, there is a multiplicity of taxes on both direct taxes and indirect taxes. Besides these, there is plethora of taxes like cesses, surcharges, stamp duty, entertainment tax, road tax etc. This shows the rigidity and complexity of Indian tax system. So in order to avoid this rigidity and complexity the Central Government is focusing towards changing some of the tax methods. Among them, the Direct Tax Code is one. The present tax system is facing with the problem of uniformity in all the phases which brings to more complexity to assessee. So in order to wash these complexities, the Central Government is spotlighting to introduce the Direct Tax Code system in India. This major direct tax reforms helps to boost up the Indian Economy as best much as possible. Here an attempt is made to analyze in detail about the major issues in Direct Tax Code and its relationship between developments of the Indian Economy. Along together, the study covers few other relevant aspects of Direct Tax Code.

PERFORMANCE OF INDIVIDUAL BOREWELL PROGRAMME IN KARNATAKA: WITH SPECIAL REFERENCE TO SCs AND STs

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ABSTRACT

Scheduled Castes (Scs) Scheduled Tribes (STs) are the most disadvantaged groups of the Indian society. The Corporation has been providing irrigation facilities for the benefit of SC/STs small and marginal farmers under the Individual Borewell Irrigation Scheme. The scheme is implemented with effect from 1984-85, SC/ST person to improve their economic condition by taking up gainful economic activities. In this context, the present study to find the most benefited community under the IBP for SC/ST Corporation in Karnataka. The study shows that The Individual Borewell Irrigation Scheme helped the beneficiaries to aquaria assets. There income creating assets so it implies that the asset creating and capability building empowerment programme for SC /ST are both productive and welfare augrumenting. Hence, the SC/ST development programmes constitute a beginning and not a complete attempt to tackle the problems of underdevelopment and human poverty of the SC/ST population of India and Karnataka.

EMPLOYMENT IN HARYANA: WHAT DOES THE LATEST DATA SHOWS?

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ABSTRACT

National Sample Survey (NSS) 68th Round on "Key Indicators of Employment and Unemployment in India" paints a grim picture of a limited creation of employment between 2009-10 and 2011-12 in Haryana. There has been a significant decline in employment opportunities in Haryana. There is a widespread withdrawal from work force and labour force especially by women in Haryana during 2009-10 and 2011-12. The most emerging challenge for the State is to provide gainful employment to all its inhabitants. The present study focussed on the employment trends in Haryana during 2009-10 and 2011-12.

ALGERIAN SMEs AMIDST ECONOMIC REFORMS AND GOVERNMENT SUPPORT

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ABSTRACT

It is widely recognized that SMEs play an important role in nations' economies. Nowadays, in most of the world countries, SMEs seize a major proportion among all businesses, however, due to their comparative small size and low competitiveness, they show a vulnerability to economic changes while they are in continuous need for assistance. This paper tries to position Algerian SMEs within their broad influencing context and seeks to report on the support received from government and how they are affected by economic reforms. The socialist ideology adopted after the independence in 1962 focused establishing large corporations and tightly limited competition of private sector. The transition to the market economy in the after 1988 allowed for more recognition of the SMEs with multiple assistance programs aimed to regain the delay and make of SMEs an alternate to the failing public firms and the profit-seeking multinationals within nowadays rapidly globalizing world.

CORRUPTION WITHIN EDUCATION SECTOR: A TYPOLOGY OF CONSEQUENCES

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ABSTRACT

The aim of this paper is to focus on the variety of corrupt practices that may develop within the education sector and to explore their associated consequences. Given the fact that most previous studies dealing with the costs of corruption put emphasis only on corruption from public officials, we propose a typology of consequences that allows a comprehensive understanding of the effects related to corrupt practices that could thrive in the education sector. The typology of consequences presented in this paper distinguishes three types of consequences: those related to the achievement of the main goals of access, quality and equity, those related to the demand for education and school performance and, those related to the achievement of broader objectives of the education sector and the development of the society as a whole.

GROWTH EVALUATION OF SELECTED COMMERCIAL BANKS IN PALESTINE

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ABSTRACT

Banks are Financial Institutions which act as pillars of the economic system as they are the main source of finance. The present study analyzes the Growth and Development of selected commercial banks in Palestine. The Growth has been analyzed through Assets, Liabilities, Credit facilities, Customer Deposits, Net profit, Number of Employees, and Number of Branches during the period 2008-2012. Least square method and coefficient correlation are applied as statistical tools to analyze the Growth and Development of selected banks in Palestine. The r^2 of branches and number of employee more than 0.5 It indicates very bright in selected banks.

JOBLESS GROWTH IN INDIA IN 2000's

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ABSTRACT

Despite high growth in output there has been a deceleration in employment growth in the post reform period especially in the second half of the 2000 decade. Whether it is the 1st half of the decade the employment growth has been driven by distress factors. It is the entering of the women labour force which causes the acceleration in participation rate and withdrawal of women labour force from the labour market which cause in deceleration in employment growth. It also shows over the year enhancement of enrolment in education among the young age groups and especially the women. The agriculture and manufacturing sector shows a decline in employment growth where as the construction and service sector shows a positive employment growth. In terms of quality of employment the 1st half of the decade shows increase in self employment while the second half of the decade shows increase in casual labour. The trend shows the increase in unorganized sector employment and decrease in organized sector employment which raises questions on the quality of jobs created. While unemployment is not a problem in India it is the under employment which needs more concern.

FOOD PROCESSING AND VALUE ADDITION: THE PATHWAY TO AGRICULTURE SUSTAINABILITY

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ABSTRACT

At present import liberalisation has contributed in a big way to the reduction in prices of agricultural products. Having failed in getting remunerative prices to their products many farmers have curtailed their farm operations, which in turn has increased unemployment among the agricultural workers. In such a situation a question arises how to manage agriculture in a sustainable manner. This calls for a critical look at the inventory of our resources and identification of opportunities and areas of strength. The desired growth of India's agriculture and allied sector in general are achievable only with an effective integration and synergy between agriculture and agro-based industries. Food processing adds value, enhances shelf life of the perishable agro food products, encourages crop diversification and ensures remunerative market price of the agricultural produce by making it more marketable.

AGRICULTURAL MARKETING REFORMS IN INDIA

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ABSTRACT

Indian agriculture has successfully moved towards commercialization. Directly or indirectly agriculture in India has continued to be the source of livelihood to majority of the population. Indian agriculture has seen a lot of changes in structure from time to time when needed. India has successfully achieved the targets in agricultural production. Government of India has put agricultural development as its prime responsibility as the producer/farmer must get a maximum share in the consumer Rupee. The paper highlights the status of agriculture in Indian economy, need for agricultural marketing reforms, status of reforms in agricultural marketing, state wise status of reforms in APMC Acts, development of agricultural marketing infrastructure, grading and standardization, review of existing legal framework, review of implementation of marketing reforms, committee of state ministers incharge agricultural marketing to promote reforms, review of unregulated reforms, number of wholesale, rural primary and regulated marketing in India and whether agricultural marketing reforms are significant or not.

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Thanking you profoundly

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