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A DIAGNOSTIC STUDY ON SOCIO-ECONOMIC STATUS OF FISHERMEN: AN INSIGHT OF KARNATAKA STATE

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ABSTRACT

In India the fishermen community is also one of the areas where in very less interest is given. The present study analyse the livelihood and socio-economic status of marine fishing communities in the north canara coastal place of Karnataka state. In depth structured interview was used to collect information in 5-study areas (station) of Uttar Kannada (North Canara) coastal area. For the present investigation station was selected starting from karwar to bhatkal covering a 140 kms stretch of coastal line. Though the fishing activity is environment friendly and creates a balance in the marine world and becomes a reason for livelihood of millions yet due concern towards the same is not done! Today, the fishermen community is in the area of great trouble. In the study we have covered the north canara or Uttar Kannada district.

POPULATION GROWTH AND ECONOMIC DEPENDENCY IN INDIA

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ABSTRACT

The rapid growth of population, increasing life expectancy, decreasing fertility rate, etc. in India resulted into structural changes in age composition of population. Gradual shrink of child and youth population and rapid increase of elderly accelerate the percentage of dependent population. The share of India's population aged 60 years and older is projected to climb from 8 percent in 2010 to 19 percent in 2050. The economic and social welfare of the elderly people and of society more generally seem tenuous in the face of low labour force participation, reliance on younger generations for support, and new and emerging diseases. The paper closely examines the profound shift in age composition and its economic impact on the basis of various dependency measures. Census, 2011 and Third Annual Employment - Unemployment Survey, 2012-13 data were used to measure various dependency ratios. The research indicates that the dependency among youth (15-29 years) and females are severe in nature.

AN ASSESSMENT OF LEADERSHIP STYLE OF PROJECT MANAGERS ASSOCIATED WITH PROJECT SUCCESS IN COMMERCIAL CONSTRUCTION

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ABSTRACT

As more organizations are moving towards projects to achieve their business objectives, the demand on competent project managers is growing steadily. The main objective of this research is to ascertain the leadership style associated with project managers who have successfully delivered commercial construction projects in the selected region. To ensure a better project performance, it is essential then to formulate a systematic process that helps Human Resource Management build a pool of project managers based on their leadership competency profiles and match them with the appropriate project type. The author in this study hope that his effort would contribute towards that aim. In order to achieve the determined objectives, this study examined and compared the leadership styles of project managers who have successfully delivered commercial construction projects in the selected towns of Ndola, Mufulira, Chingola and Kitwe against managers who failed by collecting data from 111 project sites using questionnaires and a form of structured interview prior to questionnaire administration and or when collecting the questionnaire. The questionnaires were administered in a set of three for each project, one to the project manager, one to employer or owner and the last but not least to the party that recruited the project manager. The projects relevant for this research were the completed ones undertaken in 2009 and 2010 and not those under construction. While there are several schools of leadership existing, this study focuses on the competency based school and particularly the framework developed by Dulewicz and Higgs (2003) for organizational change projects and later extended for other application areas by Müller and Turner (2007) Turner et. al. (2009). Based on the quantitative results, the findings demonstrate that the predominant leadership style in successful commercial construction projects is task oriented leadership style which goes with a competency profile of high intellectual, high managerial and medium emotional quotient.

PERFORMANCE OF MGNREGA SCHEME IN PURULIA AND BIRBHUM DISTRICTS: AN EMPIRICAL ANALYSIS

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ABSTRACT

Mahatma Gandhi National Rural Employment Guarantee Scheme is a nation-wide wage employment guarantee scheme of the Central Government for ensuring for 100 days manual work in a financial year to the needy poor people particularly in the rural areas at a minimum wage rate. This wage employment scheme was started in West Bengal from February 2006. With a curiosity to know the effectiveness of this Employment Scheme, the present researcher has taken an initiative to make an empirical study on the performance of this scheme in two select backward districts (i.e. Birbhum and Purulia) of West Bengal by taking a study period of 8 years covering the financial years 2006-07 to 2013-14 with the help of secondary data. The collected data under different heads of performance indicators have been analyzed statistically with the computed vales of Mean, Standard Deviation and Co-efficient of Variation. Analyses have also been made by comparing the percentage values of different performance indicators of the scheme. It is seen that on the whole, performance of Birbhum District in respect of implementation of MGNREGA works appears to be better than Purulia District. The researcher is of the opinion that for achieving success in MGNREGA Scheme, measures should be taken to generate higher number of person-days. Investigations are needed whether the persons willing to serve under MGNREGA Scheme are not getting jobs or whether they are not willing to work under MGNREGA Scheme because of having some grievances like lower wage rate, non-payment of wages on regular or timely basis or due to some other specific reasons. After finding out the reasons, proper measures are to be taken by the government to make the MGNREGA Scheme successful by achieving its desired objectives.

VENDOR DEVELOPMENT PROCESS: AN EMPIRICAL STUDY

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ABSTRACT

An analysis of the academic literature explicitly looking at vendor development shows that research in this domain has a long history in India. For seeking to provide a more differentiated view of vendor development process and activities currently applied by SIDCUL Industries in Rudrapur, India. An empirical study was conducted based on a review of previously published research on vendor development and case studies with SIDCUL industries in Rudrapur, India. The survey responses from 100 industries were factor-analyzed to explore various dimensions of vendor development and their interrelationships. Furthermore, an industry-level analysis was performed. SIDCUL Industries are reluctant to develop vendors. Two dimensions of direct and four dimensions of indirect vendor's development were observed. Providing human and capital support to vendors (i.e. two dimensions of direct vendor's development) is strongly related to formal vendors evaluation, structures and processes for evaluating vendors as well as communication (i.e. three dimensions of indirect vendors development). Future studies should incorporate the perspective of the vendor's industries, include small and medium-sized enterprises, and approach pressing questions related to performance implications for the buying firm and sharing of the benefits achieved in vendor's development activities.

A STUDY ON CUSTOMERS' PERCEPTION TOWARDS HOME LOANS PROVIDED BY HDFC BANK IN COIMBATORE CITY

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ABSTRACT

The study finds out that the success of a business depends upon its ability to attract and retain customers that are willing to purchase goods and services at prices that are profitable to the company. Consumer perception describes how customers and potential customers view a company and its products and services. Consumer perception is important to businesses since it can influence consumer behavior, which ultimately affects the profitability of a business. Many businesses spend large amounts of resources to influence consumer perceptions. The concept of customer perception is built up by customer experiences. The customers perceive the service the customers are offered and ultimately by whether the customers actually are satisfied with the experiences or not.

PROBLEMS AND MARKETING STRATEGY OF HANDLOOM SECTOR

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ABSTRACT

Marketing is a major constraint for the handloom sector. The middlemen play a major role in selling the cloth to the consumer. If the family is very poor, any delay in marketing of the cloth, creates harm to the weavers. The power loom dominates textile production in India and have encroached upon the handloom sector traditional market because of lack of proper marketing. Still the appropriate marketing strategy has not been evolved as a whole by the handloom sector. In this paper, need for market assessment, problems, marketing strategy& marketing mix and suggestions for the development of handloom sector and it's market are discussed.

A STUDY ON TYPE OF POLICY-HOLDING AND POLICY HOLDERS SATISFACTION ON THE POLICIES OF SELECTED PRIVATE LIFE INSURANCE COMPANIES

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ABSTRACT

The Indian life insurance industry has moved into a more competitive arena with the arrival of private players. It leads to heavy competition among the life insurance companies in retaining sustainable growth in collection of premium and capture the market share. The product designed by life insurance companies possess the vital features of life insurance policies like risk coverage, family protections, children benefit, tax benefit, savings, provision for old age, loan facilities etc. The main objective of the study is to analyze the factors influencing the purchase of policy and analyse the level of satisfaction of policyholders. Area of the study is Tiruchirappalli. 4 private life insurance companies are selected for the study based on their market performance. The sample size of the study is 240. Interview schedule is directed to collect the primary data. Orthodox tools like descriptive tables, percentages and mean scores were used for the study. The study concludes that the key strategy of a Life Insurance Company is to attract, motivate and satisfy the customers in all fibers by means of formulating products with core and additional benefits.

A STUDY OF PERCEPTION OF CUSTOMER TOWARDS PLASTIC MONEY WITH SPECIAL REFERENCE TO HDFC BANK

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ABSTRACT

The aim of this research is to find out proper logical solution through proper analysis of data and information scientifically to overcome above mentioned problems so that the organization can run their business efficient and competitively in the long run. The purpose behind this research is to increase the rich customers list in a bank. Plastic Money title itself says the use of Credit Card and Debit Card in day to day transaction of the business. Idea behind this research is to sale the bulk product. Target customer of this research are two parties one is Wholesaler and second is Retailer. Due to this idea bank also sell their swipe machine to wholesaler and create brand image in the market. The idea of research behind this, bank gives the credit card swipe machine to wholesalers and retailers use the credit card of the bank. Bank gives the 45 days' credit to their credit card holders. So here retailers can get benefit of long credit period and on the other side wholesalers can get the benefit of same day payment. As a result, bank got the wide list of customers of wholesalers and retailers. Idea for research behind it, to convenience both the parties and create the group transaction between them so bank can get the maximum benefit from it. Each wholesaler has more than 15 to 20 retailers, so by this way bank sell the bulk product. Bank always find those customers who are more involve in the banking transaction. This type of group transaction between the wholesalers and retailers maintain the well account in a bank. The main aim of study is to analyze the perception of customer.

PRODUCTION FUNCTION ANALYSIS OF MEMBERS DAIRY COOPERATIVE SOCIETY FOR MILCH BUFFALO IN DISTRICT ETAWAH, INDIA

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ABSTRACT

The international body on the farm sector in its latest 'Food Outlook' report estimates global milk production in 2020 grow by 2 percent to 772 MTs. India's milk production rose by 4 percent i.e., 127.9 MTs in 2011-12 and per capita availability was 291 gms per day while in 2010-11 milk production was 121.8 MTs and per capita availability was 281 gms per day. In domestic market there is surge in demand of milk and dairy products not adequately met by the production and processing facilities of the same so far. The study analyzed various factors of production in (INR) like Feeding cost included (dry fodder + green fodder), expenditure of Concentrate included (grain + khali + mineral material and chunni / choker) and miscellaneous expenses included (labor charge and fixed cost) on milk produced by the buffalo of dairy cooperative society members in annual in different categories of farmers i.e, landless, marginal, small, medium and large on the basis of land holding capacity. Further, the researchers have found out the comparative analysis of all the categories of dairy cooperative society members. Cob Douglas production function and Tukey and Kramer analysis is applied on member's dairy cooperative society for milch buffalo in district Etawah of U.P, INDIA by means of taking post- stratified sample of Landless, Marginal, Small, Medium and Large herd size categories.

ROLE OF GROWTH IN MONEY MARKET WITH CONTEXT TO INDIAN ECONOMY

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ABSTRACT

A well regulated financial sectors is necessary in globalize economy. Financial modernization has contributed in the economic progress. A Financial Institution is an institution that provides financial services for its patrons and members. Perhaps the most significant a financial service provided by financial institutions is performing as financial intermediaries. Most financial institutions are highly controlled by government. The definition of money for money market purposes is not limited to bank notes but includes a range of assets that can be turned into cash at short notice, such as short-term government securities, bills of exchange, and banker's acceptances. This paper analyses the real possessions of financial markets consequent to financial liberalization in an economy with risk reluctant savers and learning by lending. Transition from complete financial repression to complete financial liberalization might initially slow down the growth practice or even persuade a recession, whenever the initial level of expensive investments known by the financial institutions is sufficiently inadequate. However, lending activity leads to gathering of information regarding valuable investments. The purpose of this paper is to encourage financial markets in the overall development of the economy.

SOCIAL MEDIA IMPACT ON CONSUMER PURCHASING DECISION: STUDY OF AMU CENTER MURSHIDABAD

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ABSTRACT

'While in earlier days major marketing tools were confined to the mail and the telephone, today direct marketing uses new age tools viz., computers, mobile phones, the Internet, and the social media. The social media is the best communication channel for creating buzz and referrals. However social media acts as a supportive role for direct marketing arena. Dell is one such company making the most of social media for a supportive role. However, the obvious question is: who are the people interacting online and how engaged are they in online activities? An experimental study was conducted to test the influence of social presence and need to belong on product choice and product rating. This paper aims to answer this question based on a study regarding the online activities of 281 social media users, out of which 169 respondents has revealed their experiences. by identifying different types of users, a segmentation of these users and a linear model to examine how different predictors related to social networking sites have a positive impact on the respondents' perception of online advertisements. The answer can help discover how to engage with different types of audiences in order to maximize the effect of the online marketing strategy.' This research focuses on how social presence and need to belong influence product ratings and product choice in an online context. Thereby identifying different types of users, a segmentation of these users and a linear model to examine how different predictors related to social networking sites have a positive impact on the respondents' perception of online advertisements. The answer can help discover how to engage with different types of audiences in order to maximize the effect of the online marketing strategy. Further implications of this finding are discussed.

SKILL DEVELOPMENT: THE KEY TO ECONOMIC PROSPERITY

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ABSTRACT

Skills and Knowledge are the driving forces of economic growth and development of any country. They have become even more important because of increasing pace of globalization and technological changes taking place in the world. As education is both a cause and consequence of development, Vocational education and industrial training may create and nurture a knowledge enhancing and skill development system. Skill Development is the key factor of increased employability and productivity which in turn leads to economic growth. It is an aid to individual's economic achievements as well as national development. India has the lowest proportion of trained youth in the world. 80% of entrants to workforce have no opportunity for skill training and development. This paper attempts to study the challenges for skill development and suggest some strategies regarding the phenomenon.

A CONCEPTUAL STUDY ON PRADHAN MANTRI JAN-DHAN YOJANA: A TOOL FOR FINANCIAL INCLUSION (THE SUCCESS RATES AND AN OVERVIEW OF PEOPLES ACCEPTANCE)

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ABSTRACT

The main theme of this paper is to highlight the requirement of Pradhan Mantri Jan-Dhan Yojana (PMJDY)" and financial inclusion and how well the government's initiatives have been successful. The paper also focuses on estimating the social benefit the society derived from these initiatives. The objective of "Pradhan Mantri Jan-Dhan Yojana (PMJDY)" is ensuring access to various financial services such as availability of basic savings bank account, access to need based credit, remittances facility, insurance and pension to the excluded sections i.e. weaker sections & low income groups. PMJDY is a HUGE step towards improving the state of Financial Inclusion in India. Banks were nationalized to bring about social development, induce priority sector lending and develop banking habits. However, 45 years later; we are nowhere near these goals! Almost 68% of the Indian population is out of the banking system and they depend on moneylenders for loans. This means, a rich person gets a loan at a cheaper rate while a poor person living in the village will get a loan at twice the interest rate from the local money lender. This paper seeks to provide evidence on impact of Pradhan Mantri Jan-Dhan Yojana and financial inclusion in India. In this paper secondary data has been drawn for arriving at the conclusion. The study also focuses whether with this initiative the poorer section of the society will get benefit for their development and growth. The government of India & RBI has brought out with major initiative towards ensuring the inclusive growth through financial inclusion. So that access of financial service will reach to the mass population.

STANDARDIZATION OF PERCEIVED PROFESSIONAL SUCCESS SCALE FOR POLICE PERSONNEL

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ABSTRACT

The aim of this paper is to develop a scale for Perceived Professional Success for Indian Police Personnel. Charles Horton Cooley (1902) used the idea of looking-glass self which implies that we always imagine what others think about us, and what we think, they think about us affects our own self-evaluation. This theory was used as a base for preparing the test. The scale was administered on 400 Police Personnel including 160 middle level police officers and 240 lower level police officers. Statistical techniques like correlation, factor analysis and Cronbach alpha reliability were used to standardize the scale. The scale's reliability, validity and norms too were established. This scale is expected to help in understanding their perceived professional success.

REDEFINING MANAGEMENT PRINCIPLES FOR THE 'DIGITAL' GENERATION

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ABSTRACT

The current study aimed to examine the differences in the expectations and priorities of the leaders from the Information Technology and Enabled Services (ITES) sector and their followers belonging to the Digital generation with respect to various work related parameters. Data was collected from 13 Project managers of an ITES organization and 96 team members belonging to the delivery team. Differences in the work values, work motivation and feedback seeking behaviour of Project managers, representing the Gen X cohort, and their team members, representing the Gen Y cohort, was assessed using the Work Ethics scale (Blau, 1997) Work Intrinsic and Extrinsic Motivation Scale (Trembley et.al, 2009) and Feedback Seeking scale (Ashford, 1986). An independent t test analysis indicated significant differences in the Gen X and Y representatives on these work related aspects. Results have been discussed in the context of people handling skills necessary to manage these gen Y employees and appropriate leadership model required to deal with the millennials.

QUALITY OF WORK LIFE AND EMPLOYEE PERFORMANCE: A THEORETICAL FRAMEWORK

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ABSTRACT

In the present context employees working in an organization are becoming more quality conscious about their working life. Their efficiency is determined to the substantial extent by the quality of work life prevailing in the organization. Basically, quality of work life is a philosophy and a set of doctrine in an organization which enables employees at different levels to actively contribute towards the replenishment of organizational climate, methods and outcomes. It is actually concerned with the overall climate of work. Now it has become an important consideration for the HR manager of an organization to determine the better ways for improving the quality of work life. The purpose of this study is to explore the various factors that affect the quality of work life in an organization. It also determines the linkage/relationship between quality of work life and employee performance on the job. The findings of the study are based on the review of literature on the relationship between quality of work life and employee performance. This paper aims to contribute to the academic theory and add on to the existing body of literature by developing a theoretical model (linking QWL and employee performance) based on the presumptions derived from the body of literature available on the subject under study.

TECHNICAL ANALYSIS OF BONUS ISSUES: A STUDY OF INDIAN STOCK MARKET

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ABSTRACT

Bonus Issues are generally regarded as cosmetic events as they simply involve a change in the number of outstanding shares. However, many researchers have found numerous stock market effects associated with bonus issues. This paper examines the impacts of bonus issue for the Indian stock market. To capture short run/immediate effect of bonus issue announcement on the stock price and shareholders return, this study has used Market Model to calculate abnormal returns and employed both parametric and non-parametric tests on it to check the significant differences in two sample (pre- and post-announcement) data set. Further, semi-log regression equations have been estimated to support the analysis. Out of total 3 cases of bonus issues studied, two cases have shown that stock price increases significantly in the post- announcement period and, one case has shown no significant change. Moreover, we have observed increase in abnormal returns in the post period in case of two sample firms while a decrease in abnormal returns in post- announcement period has been observed for one sample firm, but these changes were found to be statistically insignificant at 5% level. Overall on the basis of majority of bonus issue results, the study concludes that bonus issue announcements have a positive effect on share price which ultimately increases the returns in the short run. We have also investigated the efficiency of Indian stock market in semi-strong form in the case of bonus issue announcements. Both, parametric and non-parametric test have been used to test for market efficiency. The finding from this research is that Indian stock market is efficient in semi-strong form in the case of bonus issue announcements.

ON THE NEOCLASSICAL AND KALDORIAN PERSPECTIVES

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ABSTRACT

This study proposes a testing procedure for neoclassical and Kaldorian perspectives to analyze sources of growth. If the Solow model is valid, then supply-side implications will be important. However, if the Kaldor model is valid, then it means that both supply-side and demand-side explanations matter. Besides, Kaldorian perspective also points out analyzing the endogeneity of the natural rate of growth and its sources. This analysis implies demand-side macroeconomic policies in order to influence or control possible relations among technological progress, labour force and labour productivity.

PUNJAB Vs. HARYANA: EMPIRICAL EVIDENCE ON ECONOMIC GROWTH & DEVELOPMENT

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ABSTRACT

Punjab and Haryana are two important states in the northern region of the country. The states are characterised by high per capita income above national average and are among the fast growing states in terms of net state domestic product. However, in terms of social and human development indices both the states differ considerably. The present study attempts to analyse the various economic growth and development indicators and to evaluate whether the high growth in income and state domestic product translates into better development indicators. The study will also analyse the evolution of structure of the states considering both Punjab and Haryana are predominantly agricultural states.

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