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# VAR ANALYSIS OF EXPORTS, IMPORTS AND THE ECONOMIC GROWTH: EVIDENCE OF INDONESIA

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#### **ABSTRACT**

This paper is an attempt to investigate the impacts of exports and imports on GDP of Indonesia using Unrestricted Vector Autoregressive Model (VAR) for the period 1981- 2015. The result from Granger Causality test shows that all export lag variables do not cause GDP. There is short run causality running from export to GDP as well as from import to GDP. The result from lagrance multiplier test shows that the model is very significant because there is no autocorrelation. The probability value from all models is less than 5 %. The model is desirable. The model is well specified because the residuals are normally distributed. The aim of this study is to analyze the impact of exports and imports on GDP. The result of this study is very important for policy makers to determine the appropriate steps and strategies as well as policies.

# AN ANALYSIS OF THE CONTRIBUTION OF VALUE ADDED TAX TO MADHYA PRADESH STATE FINANCE

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#### **ABSTRACT**

The purpose of this study is to find out the contribution of value added tax (VAT), which had taken place from 1<sup>st</sup> April 2006 in Madhya Pradesh. It's an analysis of value added tax policy that has generated large scale of revenue for state finance. It has influenced business, trade, industrial & commercial activities to a great extent. This tax policy replaced the commercial tax or sales tax in the state of Madhya Pradesh. This has helped the government to restrain the high tax rates, tax evasion, corruption, and abolishment of Central Sales Tax also. The reasons behind adopting value added tax policy was smooth functioning of trade practices, stable rates, administration of easy tax system, satisfaction of traders and customers. In this paper we focused on the financial contribution of the value added tax policy in Madhya Pradesh.

#### **ECONOMIC FEASIBILITY STUDY OF PLASTIC MIX BITUMEN ROAD**

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BHUBANESWAR

#### **ABSTRACT**

The plastic become integral part of the human requirements in modern society. The plastics are used extensively in manufacturing starting from carry bags, packaging materials, bottles, cups and many others slowly replaced everything made of other materials because of their durability, easy to manufacture, light in weight, unbreakable, odorless and chemical resistant. But the disposal of plastic is a serious problem globally due to their non-biodegradability and hazardous to human health since these are not disposed scientifically thus creates ground and water pollution. The use of these materials in road making which is based on technical, economic, and ecological criteria We conducted comparison study between concrete road and plastic road. It is concluded from the study that the plastic road using waste plastic shows better performance in terms economy, durability, strength as well as load bearing capability.

# THE ECONOMICS OF PUBLIC SERVICE ADVERTISING OF HEALTH CARE SERVICE SECTOR – A LITERATURE REVIEW

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#### ABSTRACT

Management of the economics of public service advertising of health care service sector shall be followed very efficiently and effectively by any nation proactive to human beings or society in general. In this context the main objective of this study is to review the literature on the economics of public service advertising of health care service sector from the secondary sources. This study is mainly based on the secondary data collected from the various sources like Published report, Web Articles, Journals and research report etc. Comparative study for this research have been done through the assessment of existing research report, articles related to the literature for the economics of public service advertising of health care service sector. It is observed that all the study has provided some positive outcome and further expansion of field study frequently basis may give more effective and efficient social wellbeing's.

# IMPACT OF RURAL DEVELOPMENT PROGRAMMES ON ASSET, INCOME AND EMPLOYMENT IN HIMACHAL PRADESH: A CASE STUDY OF MANDI DISTRICT

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#### **ABSTRACT**

The paper analyses the impact of rural development programmes on assets, income and employment in Himachal Pradesh: A case study of district Mandi. The data collected from 300 households scattered over 12 villages in all selected developed blocks of district Mandi. The required information has been collected with the help of pre-tested scheduled from the sample households.

# A STUDY ON THE PROBLEMS FACED BY THE FARMERS CULTIVATING SUGARCANE WITH SPECIAL REFERENCE TO ERODE AND TIRUPUR DISTRICTS

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#### **ABSTRACT**

The traditional occupation of most of the Indian citizens is farming. More than 65 percent of the population in India is residing in rural areas of the country. Out of them about 80 percent of the public depend on agriculture and allied industries of agriculture. In olden days particularly before independence the Indian agriculture was very backward when compared with the developed nations because of lack of advanced technology and also using of traditional pattern of farming. After independence much importance was given by the then governments to develop agriculture. In all budgets considerable amount is being allocated to agriculture sector. Due to the efforts made by the government we experienced considerable development in agriculture. Modern equipments and machineries are being used in all phases of agriculture starting from ploughing of land to harvesting of crop. Further in many ways the government announces subsidies to the farmers for few crops and for some of the agricultural works like trip irrigation, supply of fertilizers at a subsidized rate. Only limited farmers get huge income from agriculture. All other farmers could not earn income as like in the case other activities involved by the human being. The farmers are affected due to various factors like shortage of rainfall, problems of diseases in the crop, seed failure, and heavy rainfall at the time of harvesting, fluctuation in the price of the agricultural produces. The farmers are affected irrespective of the nature of the crops either cash crops or food grains due to low income from their crops. The period of the study for this research is taken from 2015 to 2016. The study is based on primary and secondary data. The data required for the study has been collected from Questionnaire, Journals, reports, etc.

# DYNAMICS AND DETERMINANTS OF IPO INVESTING BY RETAIL INVESTORS: EVIDENCE FROM INDIAN STOCK MARKET

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#### **ABSTRACT**

In this paper we tried to investigate the major drivers of the IPO investing dynamics of the retail investors. In order to realise the stated objectives the researchers have identified seven major determinants namely, Offer Price (F1), Issue Size (F2), Underwriter reputation (F3), Lock-in Period (F4), Return (F5), Procedural constraints (F6) and Problems in IPO (F7). The sample size of the current study was restricted to 150 respondents. For the purpose of the study a structured questionnaire was prepared. The validity of the questionnaire was adjudged, using Cronbach's coefficient (α) was calculated to test the reliability and internal consistency of the responses. Later, the researchers run the frequencies and cross tabulations which includes descriptive statistics, mean, standard deviations. On performing detailed analysis, the patterns from the data is further put for validation through testing of hypothesis. Later a robust multiple regression model has been run to identify the major determinants of IPO issues. The study revealed that the major determinants that drives the investors investing pattern on IPOs were Offer Price (F1), Issue Size (F2), Lock-in Period (F4) and Problems in IPO (F7). However, Underwriter reputation (F3), Return (F5) and Procedural constraints (F6) were not the major drivers of the IPOs investing pattern in India.

# A STUDY ON CUSTOMER PERCEPTION TOWARDS VALUE ADDED SERVICES IN PUBLIC SECTOR BANKS WITH SPECIAL REFERENCE TO ERODE DISTRICT

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#### **ABSTRACT**

Banking industry is the blood vascular system of our economy. It has a positive role to play in the economic development of the country as repositories of people's savings and purveyors of credit, especially as the success of economic development depends on the mobilization of resources and their investment in an appropriate manner. Banking sector is the back bone of any financial system of the economy. Commercial banks play an important role in the development of developing economies by mobilization of resources and their better allocation. The rapid growth of banks, especially since nationalization of major commercial banks in 1969, brought in both quantitative and qualitative changes in their functioning and also approach towards socio-economic development of the country.

#### SWAY ON FDI IN INDIA: SOME RUDIMENTARY CORROBORATIONS

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#### **ABSTRACT**

The paper analyzes the impact of selected economic variables influencing the growth of FDI in India. Both direct and stock market related variables are considered for the purpose. An evaluative analysis of the influence of such variables on FDI will give rise to the tracking of relevant factors which will increase momentum of FDI growth that ultimately will trigger and maintain the sustainable growth of our economy. The data for the purpose are collected from the Database on Indian Economy (DBIE) of the RBI and the websites of the National Stock Exchange. The period of the study is fixed as 15 years from 2000-01 to 2015-16 during which the process of liberalization is accelerated. The selected period also witnessed sharp swindling and dwindling in the economy and the transformation phase is cognitively reflected through the economic variables. When the variables are taken individually for dependence of FDI a positive relationship of influence is exhibited. Also the variables are found to be correlated with FDI inflows. Both the variables representing general economic conditions and stock market related variables have depicted almost the same relationship. However, when all the variables are collectively considered to test the influence on FDI, a uniformly strong positive result could not be traced. Further, in the analysis by excluding the WP index to improve the sample size, the result is a much supporting one regarding the collective influence of the variables on FDI inflows. The subsequent clarity on conclusion with a more cognitive picture can be obtained by a further detailed analysis with respect to multicollinearity, Hetroksedasticity etc. of the predictor variables. The use of a more frequently occurring temporal data may also be expected to provide more accuracy.

# PATIENTS' OPINION TOWARDS QUALITY HEALTHCARE SERVICES PROVIDED BY CO-OPERATIVE HOSPITALS: A STUDY ON SHRI J G CO-OPERATIVE HOSPITAL SOCIETY LTD., GHATAPRABHA

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#### **ABSTRACT**

Quality has become an icon for customers while selecting a service or product and at the same time organization is making for providing quality products or services as per customer's needs and demands. Like the other service organizations, healthcare sector has also become a highly competitive and rapidly growing service industry around the world. Counties like India made significant achievement in health services, results in health care sector. Public hospitals are providing free and low cost facility which is not standardized and people belongs to public hospitals not giving standardized services. Private hospitals are well equipped with modern equipments, doctors, staff and infrastructure facility, but consumers are getting with high cost which is too costlier that they could not pay money from their income. Co-operative hospitals providing facility with low cost. The health care of the co-operative people or members cannot afford costly medicines or costly health services. In health care patients perceptions are considered to be the major indicator to assess the service quality of organization. It means that customer satisfaction is the major devise for critically decision making in selecting a healthcare services and quality to the customers should meet their perceptions. Hence this study.

#### THE BILATERAL RELATIONS BETWEEN INDIA AND SAUDI ARABIA

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#### **ABSTRACT**

India and Saudi Arabia have, in recent years, shared healthy bilateral equation based on mutual interest- extensive trade, energy, import, culture contacts and growing security cooperation. Trade and cultural links between ancient India and Arabia date back to third millennium BC. By 1000 AD, the trade relations between southern India and Arabia flourished and became the backbone of Arabian economy. Formal diplomatic relations between contemporary India and Saudi Arabia were established soon after India gained independence in 1947, but now Saudi Arabia has turned as major trading partner for India. It has grown stronger, attaining the level of a strategic partnership and incorporating more political and security content. Prime Minister Narendra Modi's visit to Riyadh in April 2016 further bolstered the bilateral relationship, laying the basis for deepening existing ties and broadening the parameters of cooperation.

# IMPACT OF TQM PRACTICES ON ECONOMIC PERFORMANCE AT WORKING IRON AND STEEL FIRMS KARNATAKA

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#### **ABSTRACT**

Steel production is considered as the forefront indicator of the economy in the contemporary world. India has been fetching an impressive share in the steel market. However, techno-economic efficiency has been somewhere pro-castigating competitive advantage of Indian iron and steel sector over competitors like China. As proved by Japanese, the left option for enhancing competitive advantage is quality management through Total Quality Management. The present study focussed on extent of TQM practices and their impact on economic performance at iron and steel firms in Karnataka region. The general objective of this research is to portray the picture of TQM at Iron and steel firms of India and it also intends to address the quality issues of the firms at the backward region like Hyderabad-Karnataka. In this regard, study emphasizes relationship between widely used TQM practices and economic performance indicators using correlation and regression analysis.

# CORPORATE SOCIAL RESPONSIBILITY PRACTICES BANKS IN INDIA: A STUDY OF TWO PRIVATE SECTOR BANKS

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#### **ABSTRACT**

Responsibility towards the society and the environment in which an organization or a business firm operates is the prime concern of the present day. Businesses make use of resources provided by the society while the society or the environment in which it operates bears certain costs which were neglected or not taken care of until recent times when some amendments in the Companies Act were made wherein it has been made compulsory for organizations to endeavour into voluntary activities for the benefit of the society, which has been termed as Corporate Social Responsibility (CSR). In relation to this, an attempt has been made to evaluate the CSR practices adopted by Private Sector Banks in India. With respect to it, few Private Sector Banks have been selected on judgmental basis and thereby their contributions for the society and CSR practices has been evaluated by considering two financial years namely 2014-15 and 2015-16. Also, an effort has been made to compare the provisions in the Schedule VII of the Companies Act, 2013 and the actual practices undertaken by the Private Sector Banks. For this purpose the data has been collected from the annual reports of the respective banks and various other literatures. The data so collected will be analysed and the major findings will be highlighted. Also, some suggestions which may be developed and required to be mentioned along with the conclusion will be stated. The scope for future study in the respective field shall also be stated.

# DEMOGRAPHIC AND SOCIO-ECONOMIC CONDITIONS OF MGNREGS BENEFICIARY HOUSEHOLDS IN PUNJAB: AN EMPIRICAL STUDY

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#### **ABSTRACT**

The present paper is an attempt to analyse the demographic and socio-economic status of sampled MGNREGS beneficiary households in the rural areas of Punjab. To analyse the results, a sample of 440 MGNREGS beneficiary households has been selected with multi-stage random sampling. The analysis reveals that majority of the MGNREGS beneficiary households, i.e., 81.59 per cent are belonging to scheduled caste households. The analysis reveals that overall in Punjab 36.25 per cent persons are illiterate, whereas 22.27, 14.61, 14.04 and 10.07 per cent persons have education up to the primary, middle, matric and higher secondary level respectively. This analysis brought out the fact that due to their low income, poverty and lack of scholarships, the children belonging to these poor people are able to obtain only formal education up to middle/matric level. Majority of the beneficiary households, i.e., 85.00 per cent are working as wage labourers. The results also show that 53.86 and 56.69 per cent of sampled households have toilet and bathroom facility respectively and still 71.36 per cent of households are using dung cake and wood as a major source of fuel in kitchen. The socio-economic status of MGNREGS beneficiary households shows that lack of access to equal opportunities and productive assets as well as social exclusion strategies, they are lagging behind in development outcomes- access to education, health, housing, sanitation and other basic amenities of life.

### AN EMPIRICAL STUDY OF LIFE INSURANCE IN GANGTOK, SIKKIM

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#### **ABSTRACT**

Human life is full of uncertain events and these uncertainties cannot be stopped or controlled, but necessary precautions can be taken. This precaution can be called as Insurance. Insurance has played an important role in the financial planning of an individual, thus impacting the Financial Market. Present study is based on both primary as well as secondary data. Specifically, selected respondents (Life Insurance policyholders of three different life insurance companies) based on Gangtok, Sikkim and evaluative research methodology carried out in this paper. The research depends on primary as well secondary data for the purpose of analysis and interpretation. This paper attempts to analyze the performance of the major insurance firms like HDFC Life, Bajaj Allianz and ICICI Prudential till today in the region and try to evaluate their future Prospect by comparing their overall premiums, customer preferences, policies and Insurance market scenario.

#### **EMPOWERMENT OF WOMEN IN INDIA THROUGH EDUCATION**

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#### **ABSTRACT**

Education plays a pivotal role in all round economic development and growth of any country as they provide an environment for creating jobs and help in reduction of poverty, unemployment and other related social fallouts. India is a second largest country in the world, to reap the benefits of this demographic dividend to the full, India has to provide education to its population through quality education. The Gandhian era and the decades after independence have seen tremendous changes in the status and the position of the women in Indian society. Women constitute about 46 percent of total population of the country as per the 2011 census. They are suffering many disadvantages as compared to men in terms of literacy rates, employment, wage rates, labour participation rates, income earnings, and social and economical status, education being an important tool for social and economic empowerment of women. Women education has very significant since the beginning of 20<sup>th</sup> century women education got greater importance in our olden days but it was declined in the moderate period. Women education is an essential element on which people need to pay attention in this new era. The great historical women like Jhansi Laxmi Bai, Indira Gandhi, Sarojini Naidu, etc. who were very inspirational to other women, the history of India was never blank regarding the women who were very brave and intellectual many people stood as a role model to other women which helps in shaping their lives.

### IMPACT OF GOODS AND SERVICES TAX (GST) ON COMMON MAN IN INDIA

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#### **ABSTRACT**

Goods and Services Tax (GST) is an indirect tax that is applicable throughout India. The Govt. of India was implemented from 1<sup>st</sup> July, 2017 neither Govt. nor business men nor common man are ready to implement these changes in the system. How does GST affect common man? In India, the maximum population is middle class and lower middle class where people either belong to service class or they depend on agriculture for their living. In this scenario, the most important question is what will be the impact of GST on a common man or a middle-class family. There are lots of question in the mind of a common man in these days. Therefore, we need to be aware of different aspects of GST. In this connection, this paper is an outcome of an explanatory research which is based on secondary data to understand the concept of GST and how its impact on common man.

#### STATUS OF WOMEN IN EGYPT SINCE INFITAH

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#### **ABSTRACT**

Egyptian women who were confined mainly within the household activities were found to have changed in their outlook after embracing education. Slowly women stepped out of their primary private domain to the public life. Educated women were seen in the public arena. Women started contributing in economy and politics. The women belonging to the high strata of society became conscious of their own position in the family and in the society. They began to realize how they were treated and looked down upon by the male dominated social system. Were women just left behind in every field socially, politically and economically? Women lived in the shadow of her husband. For many decades, man carried out everything and ruled the family and society. Some Educated women became more conscious and concerned about their own gender. They started campaigning for propagation and emancipation of women from all adverse clutches and barriers of social, political and economic perspectives. They campaigned for equal right of education for both the sexes. Earlier, women were not given proper education by the family. Family did not encourage them to do so and even the government did not provide facilities for girls' education. Only few interested families, who were rich supported girls' education just for leisure. Other ordinary girls were busy in doing the household chores of their family and they were given away in marriage at an early age when they reached puberty. Egypt is still a strong belt in patriarchal chain. In the constitution of Egypt, the article 40 mentions, "All citizens are equal before the law. They have equal public rights and duties without discrimination due to sex, ethnic origin, language, religion or creed." Nevertheless, we find that Egyptian women do not are treated as equal with men in society. There is still a long way to go.

# INCOME AND INVESTMENT PATTERN AMONG WORKING WOMEN WITH REFERENCE TO MADURAI CITY – A CASE STUDY

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#### **ABSTRACT**

The research study is based on the analysis of income and investment pattern of the respondent's example: working women in the city Madurai. The objective of the study was to determine the relationship between the income and investment pattern among women employee. The study was conducted on women across both government and private sectors in the city of Madurai. The data was collected by distributing a structured questionnaire to 50 respondents. The major impact on savings is due to the level of income which has considerably increased in the last decade. This research has analyzed the salaried women employees consider the safety as well as high return on investment on regular basis.

#### **DIGITAL INDIA: INFUSE TECHNOLOGY IN GOVERNANCE**

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#### **ABSTRACT**

We are living in the environment of technologies and digital world. The digital world is a world where the best possible utilization is made of digital technologies. The 'Digital India' programme, an initiative of honorable Prime Minister Mr. Narendra Modi, aims to make government e-services available to people and enjoy the advantage of the newest information and technological innovations. It is a programme to prepare India for a knowledge future. The purpose behind the concept is to connect rural areas with high speed internet network and improving digital literacy. Digital India (Power to empower) was launched in 1 July 2015. The main objective of Digital India is to deliver government services to citizens electronically by improving online infrastructure and by increasing internet connectivity. Digital India Scheme is focused on three main components 1) Digital Infrastructure creation as a utility to each and every citizen 2) Governance and services on demand, and 3) Digital empowerment of citizens. The motto of this research is to find out how the government emphasis on paperless governance/work with practical solutions and innovative ideas to complete the vision of a digital India-a reality.

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