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**RETURNS FROM EDUCATION WITH RESPECT TO COLLEGE EDUCATION IN
THANJAVUR DISTRICT OF TAMILNADU STATE**

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ABSTRACT

The study finds out that education affects the life of individuals, their participation in economic activities, and overall economic development in various ways. Since a person without basic literacy and numeracy skills is in a difficult situation to master everyday life. Moreover, education is strongly linked to the idea of empowerment and individual earnings. The Human Capital approach is founded on the rational economic behavior of individuals. It postulates a positive and significant relationship between the level of investment on education and the expected earnings. An individual would demand education and invest on it to the extent where the expected life time earnings are maximized with respect to cost. The present study concluded that there is a strong association between college education and earnings. The more you invest on education the more enhanced earning is obtained.

A STUDY ON ECONOMIC VALUE ADDED OF SELECTED OIL AND NATURAL GAS COMPANIES IN INDIA

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HEAD
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PAKKAMUDIYANPET

ABSTRACT

*Now-a-days creating shareholders value has become essential objective of every business organisation. Economic value added is a new and fast growing concept used to assess the overall financial performance of an organisation. It helps to measure whether shareholders value has been created or not. It helps in ascertaining sufficiency or insufficiency of firm's profit to cover the cost of capital. EVA is widely accepted and extensively applied by all organisations to understand and evaluate financial performance effectively. For the present study the following formula **Economic Value Added = Net Operating Profit After Tax – Capital Charges** has been employed to ascertain Economic Value Added. If the EVA values are positive, the organisation is creating value to its shareholders wealth on the other hand if the values are in negative it reveals that value of shareholders are destroyed by the organisation. The study reveals that EVA of IOC, BPCL and HPCL were positive and they have created wealth to their shareholders during the study period whereas GAIL has created wealth for the last three years of the study period and OIL has created wealth to its shareholders only the last year of the study period. ONGC has to take effective measures to obtain positive EVA to create wealth to its shareholders.*

ECONOMICS OF LOAN WAIVING CULTURE: EVIDENCE FROM INDIAN ECONOMY

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JAIPUR

ABSTRACT

The loan waiver scheme of the Union Budget always has some serious flaws, but it is well known the outreach of any government measure is limited, and some section of the society would be benefited more than the other. But the most important fact is that agriculture is facing a serious crisis and some productive measures have to be undertaken by the government in this regard. The loan waiving scheme has a very limited number of beneficiaries, and with such huge amount of money the least to be expected by a government scheme is to reach a large number of people. Although these scheme have targeted a selected group of farmers, and the problem is not with the small section of farmers being benefited, but the fact that the potential of such a huge amount of money is enormous and many more could have been benefited. The major problem in agriculture today is of declining productivity and lack of adequate infrastructure. One reason for low productivity is the increasing cost and improper supply of inputs, which is the result of a under developed marketing network. Unless the farmers have an assured source of income, we can't expect them to get out of this vicious circle of indebtedness. Government policies should stress upon increasing the productivity in agriculture so that the farmers are able to generate enough income to repay their loans. This research article attempts to analyze the problems and suggest solutions to these issues.

GROWTH OF SMALL TEA GARDENS IN ASSAM: A TOOL FOR RURAL ECONOMIC DEVELOPMENT

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ABSTRACT

Rural economic development had remained a priority sector since the First Fifth year plan period of independent India. Despite of various planning strategies, the economy of rural India remained feeble due to poor effectiveness of the Government plans and programs towards the rural population. Of late, certain innovative ideas of the farmers appear to be highly successful in transforming the economy of the rural areas. Small Tea Gardens is emerging as one of the innovative tools of the farmers that succeeded in revolutionised rural economy, particularly in the State of Assam. Over the last five decades since 1970 the small tea gardens in Assam started growing out of the search of the marginal and medium farmers for economically beneficial agricultural activities. Assam has, at present, 1, 38,213 small tea gardens, which have generated high proportion of employment a part from raising the income level of the rural workforce. The present paper deals with the overall economic impact of the small tea gardens in the rural economy of Assam. A part from the growth pattern and the problematic areas confronted by the small tea growers for their viable and sustainable growth. The paper also underlines the repulsive forces behind the growth of small tea gardens.

TO STUDY THE IMPACT OF JOB STRESS ON EMPLOYEES PERFORMANCE AT STEEL FIRM

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SURAT

ABSTRACT

The research purpose is to determine to study the impact of job stress on employee's performance. Now-a day's stress has become an integral part of jobs in every sector. Internal department completion and personal life problems increasing the levels of stress among employees. Primary objective is to find out the impact of stress on employee's job performance. Study analyse the factors of stress which affect the performance of employees. The study reveals that Employees those who are in stress will be provided facility and different activity is provided by their organization. Research design used is descriptive in nature. The data collection instrument is a primary data that is collected through questionnaire. In this research 120 respondent were taken.

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