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LITERACY & POVERTY AMONG MINORITIES IN INDIA

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ABSTRACT

Literacy is one of the qualitative aspects of human life and it mirrors the level of development of a country. The present study is an attempt to make a comparative analysis of the literacy rates and the poverty rates of the major religious groups of India including minorities both in terms of gender and urban-rural differentials. The study is based on the Census 2001 dataset on Religion and Census 2011 dataset. The data set for poverty are based upon Tendulkar Methodology (TM). As such, literacy rate itself is a good indicator of the socio-economic progress of a country as also of a religious group. From a sociological point of view, the nation of India is large and complex enough that it might be considered a world of its own. In India there is a religious based minority's class. Various Provisions have been incorporated in the Indian Constitution for the uplifting these minorities in India. Though the benefits are not as much as are available to SCs/ STs, yet they are being recognized for community development/ Social development as well as economic development. An effort has been made to highlight the religious faiths along with religious population and the level of poverty among the minorities in India. Poverty and literacy coincide of a national development. An attempt has been made to understand the relationship between poverty and literacy in this paper.

CUSTOMER CENTRICITY: A MULTIDIMENSIONAL PERSPECTIVE

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ABSTRACT

This paper talks about customer centric as a concept and how it differs from product centric approach. Further it discusses that we should analyse the worth of the customer and then should price the offering accordingly. Also, it discusses customer centricity in retail and manufacturing sector and how customisation has become the essence of customer centricity. In addition to this Core principles to be kept in mind for redefining customer relationships are discussed. Various attempts by companies at being customer centric by companies has been discussed along with the case study of Best Buy.

ROLE OF FOREIGN DIRECT INVESTMENT IN INSURANCE SECTOR IN INDIA: AN ANALYTICAL STUDY

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ABSTRACT

International Economic Integration plays a vital role in Economic Development of any country. Foreign Direct Investment is one and only major instrument of attracting International Economic Integration in any economy. It serves as a link between investment and saving. Many developing countries like India are facing the deficit of savings. This problem can be solved with the help of Foreign Direct Investment. Foreign investment helps in reducing the defect of BOP. The flow of foreign investment is a profit-making industry like insurance, real estate and business services and serving as a catalyst for the growth of economy in India. India is no doubt a growth economy and many consider it an attractive country to invest in, particularly in its rapidly growing and changing insurance market. Indian insurance industry is one of the sunrise sectors with huge growth potential. Foreign direct investment plays an important role in the economic development of the country. However, the Government is gradually taking steps to open the sector. Due to economic liberalization in India by lowering trade barriers for the free flow of technology, intellectual and financial capital. Thus, liberalization of insurance creates an environment for the generation of long-term contractual funds for infra-structural investments. This paper's objectives are to investigate the Indian insurance industry and review current policy and regulations with a viewpoint of foreign investors so as to gain an understanding of the current position on FDI, as well as an overview of the Indian Policy and Regulatory Environment.

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With sincere regards

Thanking you profoundly

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