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MANAGEMENT OF NON-PERFORMING ASSETS: A STUDY ON RAS AL KHAIMAH BANK, UNITED ARAB EMIRATIES

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ABSTRACT

The issue of Non Performing Assets has been discussed at length for financial system all over the world. The problem of NPAs is not only affecting the banks but also the whole economy. In fact high level of NPAs in banks is nothing but a reflection of the state of health of the industry and trade. Weak loan growth and higher levels of non-performing assets (NPAs) are weighing heavily on the future prospects of the UAE's banking sector, with official data showing that provisions for NPAs continues to swell to record numbers despite stability in the country's overall economic situation. The present paper aims to develop a comprehensive understanding of the NPAs and the approach to managing them. The period from 2008 to 2011 saw erratic levels of NPAs in the UAE National Banks. Through this period, the performance of RAK BANK has been commendable in comparison with other banks. The main aim behind this paper is to know how RAK BANK is operating its business and how NPAs play its role to the operations of the bank. The study also focuses upon existing system in the UAE to solve the problem of NPAs and comparative analysis to understand the role that the banks play with concern to NPAs.

INVESTIGATING THE KNOWLEDGE MANAGEMENT IMPLEMENTATION IN THE DISTANCE EDUCATION SYSTEM IN IRAN

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ABSTRACT

In this era, knowledge is the most fundamental and worthwhile capital for any organization. As a result of instantaneous changes and improvements, organizations have to do their best in accessing to knowledge management. Universities, which are considered as the pivotal centers of engendering and disseminating of knowledge, can gain great advantage of knowledge management. In the direction of the beneficial performance of knowledge management, rudimentary investigation of its implementation is of vital importance; therefore, this study intends to ascertain the amount of basic infrastructures' readiness to implement the knowledge management system (culture and human factors, structure and processes, technical infrastructure) and rank these elements based on their importance in Payame Noor University of Mashhad. It is a survey research and the technique which has been applied is descriptive. The statistical population of research is the faculty members of Payame Noor university of Mashhad. The whole faculty members' opinions have been studied and the required data has been assembled through questionnaires. The questions, which have been formed the questionnaire, have been designed on the basis of Hurbert Rampersad questionnaire. The findings of the research indicate that Payame Noor University of Mashhad is not ready for the application of knowledge management in different dimensions of 'culture and human factors', 'information technology infrastructure' and 'structure and processes'. The results of ranking test (Friedman test) also show that 'culture and human factors' is the most and 'structure and processes' is the least important element.

REPORTING EDUCATION AND EDUCATIONAL MATTERS IN NIGERIAN MEDIA**IFEDAYO DARAMOLA****LECTURER****DEPARTMENT OF MASS COMMUNICATION****ADEKUNLE AJASIN UNIVERSITY****AKUNGBA****ABSTRACT**

There is no gainsaying the fact that education reporting, like science and energy reporting is a specialized area that requires extra-ordinary skill and experience. Education itself is a systematic, intellectual and moral training aimed at developing knowledge, abilities, character and mental power. Its major aim is to teach skill and inculcate in the learner, character, knowledge and ability to fit into any society. The growth and development of education over the years has made it complex that it requires specialized handler to report all facets of education. The education reporter therefore should see the thick and thin layers covering education, in the rural areas when compared with education in the cities. The reporter should also understand new government policy that could uplift or mar the sector and be able to report it adequately. The management structure of every level of institution from primary to university level should be on the tip of fingers of the education reporter. While hurrying up to beat the deadline, the education reporter should not forget the media social responsibility of disseminating accurate, fair and objective stories which would go a long way to assisting the institution. It is against this background that the paper examines education reporting.

EMPLOYEE SELECTION IN ETHIOPIAN CIVIL SERVICE: PREDICTIVE AND CONTENT VALIDITY OF SELECTION INSTRUMENTS: A CASE STUDY IN BUREAU OF CIVIL SERVICE AND CAPACITY BUILDING

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ABSTRACT

Selection and recruitment of human resource is pivotal in human capital management hence it should be done in a systematic and rigorous way to insure that an organization gets the best talent that it requires. To this end recruitment and selection practices of an organization should be done in a scientific way. Hence this research aims to assess the predictive and content validity of selection instruments and practices of the civil service in Ethiopia by taking a case organization. The research used different data collection and analysis methods and techniques. Specifically the research used entrance exam employees score (the grade point employees scored at the test administered by the employer as an entrance exam) and performance appraisal scores of the employees as it is done by their immediate supervisor to assess the predictive validity of the selection process. In addition job description of positions and test items were used to assess for content validity. Hence the research benefited much from document review and synthesis as a major methodology. Result of the study showed that there is a good level of predictive and content validity of selection instruments as justified by the results though there are things yet to be addressed to make the process more valid. Particularly in the case of content validity there are issues yet to be considered to make the process more valid

CAUSES AND CONSEQUENCES OF HETEROSKEDASTICITY IN TIME SERIES

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ABSTRACT

A univariate stochastic process X is said to be heteroskedastic if the standard deviations of X_t are not constant for all times, t . When heteroskedasticity takes place, ordinary least squares (OLS) estimators (β_i^s) remain unbiased, but have no minimum variance among all linear unbiased estimators. In correcting this, the omitted variable(s) should be checked and if the model is well specified then solutions such as the Weighted Least Squares (WLS) or the White's Heteroskedasticity-Consistent Standard Errors (HCSE) should be considered. This paper examined the causes and the consequences of heteroskedasticity and determined the nature of some selected macroeconomic variables in Nigeria. White's heteroskedasticity test was employed and the results show that the error term of some of the Nigerian macroeconomic variables are homoskedastic.

EFFECTS OF FRAUD AND FORGERY AND PERFORMANCE IN HOTELS IN NAIROBI, KENYA

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ABSTRACT

Hotel managers and owners at a corporate and hotel level look for opportunities to tighten the belt in their operations as they incur hidden costs which eat not only on their revenue but affect many aspect of running the hotel. With rising incidences of fraud and forgery affecting not only clients and guests but also the processes of the business, hotels are forced to reconsider their stance in fighting the vice. The purpose of this paper was to examine the effects of fraud and forgeries perpetrated by employees, customers, and suppliers on the performance hotels. The results showed that some employee fraud and forgery do affect the performance while some do not affect like cash register fraud. Customer frauds and forgeries affect performance especially guests living the hotel without clearing their bills while suppliers' fraud and forgeries affect performance of the hotel because they occur for long periods of time increasing expenditure as the hotel has to pay. The study concluded that overall hotel performance suffers from frauds and forgeries through increased operating costs, low productivity due to reduced employee morale and absenteeism. The findings may benefit hotel managers to know the extent of the effect of fraud and forgeries on hotel performance and the cost of the vice.

MEGHALAYA: SWITZERLAND OF THE EAST?

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ABSTRACT

North Eastern Region comprises of seven states which is popularly known as seven sisters and in 2001 the eighth State "Sikkim" had been included in the North Eastern Region. These states are viz., Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, and Tripura covering 263,179 sq km which is about 8% of the total geographical area of the country. The region is one of the landlocked regions of South Asia. About 4500 km i.e. 98% of its border is with five different countries of South Asia—Nepal, Bhutan, China, Myanmar and Bangladesh. The economy of the region primarily depends on agricultural sector contributing over 40 per cent of the income and employ about 70 per cent of the total working population. Only Assam, and to some extent Meghalaya, have moved ahead of the rest of the states in terms of industrial development whose industrialization is centered on tea, oil and timber. In the absence of major industrial establishment and other employment opportunities in the region unemployment rate, particularly urban educated youths, is not only high but also increasing rapidly. This is a research paper based on descriptive research design which tries to focus more closely on global competitive challenges faced by North-Eastern Region of India and the Vision which India dreamt of becoming by the next decade (Vision 2020). Literature review of secondary data available from reliable and valid sources were used in conducting this study.

CORPORATE GOVERNANCE IN EMERGING ECONOMIES IN INDIA - A REVIEW**KAISETTY. BALAJI****RESEARCH SCHOLAR, SCHOOL OF MANAGEMENT STUDIES, VIGNAN UNIVERSITY,****VADLAMUDI; &****SR. PROJECT MANAGER****LOGICA PVT. LTD. (NOW PART OF CGI)****BANGALORE****DR. Y. VENU GOPALA RAO****PROFESSOR****DEPARTMENT OF MANAGEMENT****SCHOOL OF MANAGEMENT STUDIES****VIGNAN UNIVERSITY****VADLAMUDI****ABSTRACT**

The Research a paper majorly discusses information with regard to identifying market in emerging economies and how it act as driving force for better corporate governance. The Present research paper provide a detailed specific overview on defining better workable delivery application wise approach and key needs to be taken into consideration. The operational view of this corporate governance has been generally considered as with regard to addressing the performance of an organization work operations. The present research journal provides us a details approach with information exchange of how financial and performance based structural responsibilities are taken up for medium and family managed companies. To further evaluate things, which would require adoption of better principles and sound based knowledge and practices for better deliverance of performance.

STUDY OF STUDENTS' PERCEPTION TOWARDS SELECTION OF HOTEL MANAGEMENT STUDIES AND THEIR WILLINGNESS TO PURSUE THEIR CAREER IN THE HOSPITALITY INDUSTRY AFTER COMPLETION OF THEIR COURSE

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ABSTRACT

Selection of higher education after intermediate is the most challenging part in everyone's life. Due to the several educational options available to students today, the traditional held perceptions about education in India have completely changed. Moreover, with the changing trends in the global and national economic scenario newer courses are fast emerging as alternatives to the traditional ones. Hospitality education commonly known as Hotel Management studies is one such option. However, it has been observed that students do not take the decision of selection of a particular programme or course with a conscious mind especially with regards to selection of non conventional professional courses like Hotel Management studies. The researcher through this research paper aims to analyze the students' perception towards selection of Hotel Management studies and their willingness to pursue their career in the Hospitality Industry after completion of their course and is limited to the city of Pune. The methodology adopted includes collection of data from the students pursuing their final year of Hotel Management studies. The study also aims at measuring the satisfaction level of the students from the college and the course content of Hotel Management studies. The findings suggest that most of the students pursuing the programme are unaware of the facts of the industry which leads to frustration and dissatisfaction about the course and thereby forcing them to seek alternative career options. Although the students are on threshold of their career, most of the students wish to prolong their employment for various reasons.

WOMEN AWARENESS ON CONSUMER RIGHTS – A STUDY WITH REFERENCE TO VELLORE CITY

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ABSTRACT

This paper investigated the socio-economic status and the awareness about consumer rights among women consumers and also aims to explore the association between independent variables and dependent variables. The present study was conducted at Vellore city of Tamil Nadu State, India. Data sample of 450 women consumers were purposively selected and all the respondents of this study interviewed by structured interview schedule. From this study described that low income group were least educated, had low awareness about consumer rights. The Findings revealed that generally the women consumers showed low level of awareness about consumer rights due to low education and low socio-economic status. Therefore, the exposure of mass media, awareness training camps through Government, NGOs and other educational institutions improve the awareness level of consumer rights and thereby increase utilisation of their rights.

DETERMINANTS OF DROPOUT OF TODA CHILDREN IN NILGIRIS DISTRICT-AN EMPIRICAL ANALYSIS

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ABSTRACT

Education is the most important element in the development of tribal community. The dropout rate of girls (77.97 percent) was higher than that of dropout rate of boys (76.02 percent) from I-X. In this context, a research study on the "Determinants of dropout level of Toda children in Nilgiris district-An empirical analysis" was formulated with the following objectives of studying the socio- economic profile of the selected tribal population, dropout rate, analyse the gender disparity and identify the determinants of dropout of Todas children. The study was related to Toda mund in Ooty block which covers 100 households required data relating to family background, enrolment, dropout etc. The study used gender disparity index and logistic regression analysis. As per the study the total number of males was 161 and females were 186. The enrolment rate of boys (94.57 percent) was higher than that of girls (93.18 percent). The comparative analysis of dropout rate reveals that girls dropout rate (36.59 percent) was higher than that of boys dropout (20.69 percent). The study tried to identify the determinants of dropout was, for Toda boys, father's occupation, mother's occupation, property and distance to school/college were the significant factors. However, the dropout of girls is significantly affected by property and distance to school/college. The major reason for dropout was long distance to school/college and measures recommended were to establishment of secondary and higher secondary schools within easy accessibility.

IRRIGATION WATER PRICING IN KARNATAKA: TRENDS AND ISSUES

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ABSTRACT

The water rate plays an important role in regulating the water use, mobilizing resources, ensuring equitable water distribution, efficiency of the irrigation system and its management. The pricing of water has to be such as earning a fair return on capital after meeting other recurring costs of maintenance. Despite various Finance Commissions and official committees' recommended that the irrigation charges paid by farmers should be adequate atleast to cover operationexpenses and a part of capital cost, the position has been far from satisfactory in Karnataka. Incidentally this has led to poor development and management of irrigation system.

INFLUENCE OF BANKS' DEMANDS FOR SECURITY ON PERCENTAGE OF LOAN SANCTIONED FOR FARMERS UNDER: SERVICE AREA APPROACH (SAA)

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ABSTRACT

The Service Area Approach (SAA) was primarily introduced to provide credit to the farmers as crop loans, particularly to small farmers, to increase the agricultural produces and also to release them from the clutches of local money lenders. However, issue of credit under this approach by banks is not up to the demand made by the farmers. Moreover, farmers are asked to provide security / surety for getting the loan sanctioned though it is not mandatory under this scheme. Hence, in this paper, an attempt is made to identify whether banks' demands for security / surety do have any significant influence on volume (percentage) of loan sanctioned against loan requested for by farmers under SAA. To test the influence of banks' demand for security on percentage of loan sanctioned to farmers under SAA, the discriminant analysis technique is used. It is found from the results of the analysis that those farmers who had accepted to the bank people's demand to open fixed deposit account are likely to get sanctioned with more than 50 per cent of the requested by him under SAA.

BUDDING CHAIN OF CO OPERATIVE SOCIETIES IN INDIA-ITS REASONS AND IMPACT (WITH SPECIAL REFERENCE TO JODHPUR AND PALI DISTRICT)

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ABSTRACT

*'One for all and all for one' with this slogan initiative was taken by the government to introduced credit cooperative society. The purpose of the co-operative societies is to support with inexpensive cost of money and banking services the small firms, which do not have easy access to the traditional banks, because of the small volume of their activity and therefore their small return. Also their intention is to reinforce consumer credit with loans, according to the needs of every member being it a private person, a clerk, a scientist, a retiree, a homemaker etc, that does not have access to loans from other banks. Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for oath. The Objective of the study of Credit Co-operative society is to know why the Co-operative societies are increasing rapidly fast and to know the importance of Co-operative societies in existing scenario in India. **Co-operative societies** are deeply rooted inside local areas and communities. They are involved in local development and contribute to the sustainable development of their communities, as their members and management board usually belong to the communities in which they exercise their activities.*

OPEN DISTANCE EDUCATION AND SUSTAINABLE DEVELOPMENT

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ABSTRACT

Education is the key to human development and progress. It is essential to bring about changes in attitudes, values, and behaviour. Used ethically, distance education may enable people to make informed choices about their present life and future. Open and Distance Learning (ODL) is considered one of the most important educational innovations of the last century. It is an alternative to conventional education. For it to be so, the public, governments, employees of labour and other stakeholders need to be convinced that ODL institutions are not providing half-baked education. Therefore, for the enthusiasm and interest that are usually hard earned to be sustained, there is need for total commitment to the implementation of some established indices of sustainability. ODL is able to sustain a knowledge-based economy and reinforce it with a highly skilled workforce, capable of contributing to national and regional competitiveness. It is fast becoming an accepted and indispensable part of the mainstream of the educational system in almost all the countries of the world. This is because of the recognition of the fundamental rights of all people to learning. The aim of ODL is to integrate the idea of a form of development which is environmentally, economically and socially sustainable into education around the world. The globalization of ODL has provided us in the developing countries a lot of opportunities for the realisation of our educational system-wide goals. Across both developed and developing countries, there seems a general consensus that the system holds the potential for the achievement of developmental and educational objectives of nations. The purpose of this article is to introduce readers to the subject of ODL and its role in sustainable development.

A STUDY ON HIGHER SECONDARY STUDENTS' FAMILY ENVIRONMENT AND ACHIEVEMENT IN ECONOMICS IN TIRUNELVELI DISTRICT

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ABSTRACT

The aim of this study is to find out the Family Environment and Achievement in Economics of higher secondary students in Tirunelveli District. 1060 Higher secondary students were taken as sample. The tool used to find out the Family Environment is constructed and standardized by Harpeet Bhatia and N. K. Chnadha (1993). The Academic achievement in Economics was found out using the tool constructed by the investigator. The mean value of Family Environment scores 226.45 (65.63%) indicates that the higher secondary students are having good Family Environment, The mean value of Achievement in Economics scores (M=75.47) indicates that the higher secondary students are having high Achievement in Economics. There is significant difference between male and female, rural and urban Higher Secondary students with respect to their Family Environment. There is no significant difference between Day scholar and Hostel staying, Government and Aided Higher Secondary school students with respect to their Family Environment. There is significant difference between male and female Higher Secondary students with respect to their Achievement in Economics. There is no significant difference between rural and urban, Day scholar and Hostel staying, Government and Aided Higher Secondary school students with respect to their Achievement in Economics.

GROWTH IN STUDENTS ENROLMENT, NUMBER OF COLLEGES AND UNIVERSITIES IN INDIA

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ABSTRACT

Indian higher education system has undergone a remarkable transformation during last six decades. At the time of independence, 2.1 lakh students were enrolled in higher education; now this number is increased to 69 times. During the academic session 2009-10, the total enrolment in all courses and levels in regular stream had been 146.25 lakh including 60.86 lakh women students, constituting 41.6% to total enrolment. The maximum number of women students are enrolled in the state of Uttar Pradesh (8.42 lakh), followed by Maharashtra (7.86 lakh), Andhra Pradesh (6.14 lakh), etc. It indicates that, still there is big scope for proper development of higher education system.

ANALYTICAL STUDY ON AWARENESS LEVEL OF ELECTRONIC BANKING IN KADAPA TOWN

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ABSTRACT

Information technology Services is considered as the key driver for the changes taking place around the world. Electronic Banking (E-Banking) is the latest and most innovative service and is the new trend among the consumers. The shift from the formal banking to e-banking has been a 'leap' change. This paper provides a detailed study about the insight into the awareness about the different services provided to the customers in Kadapa Town and also tries to find out any variance in gender, age and occupation of the customers about the level of awareness about the different services provided by the e-banking. The results have supported that there is no significance variance between gender but found a significant variance among the age and occupation of the customers.

UPLIFTMENT OF WOMEN THROUGH SELF HELP GROUP ACTIVITIES: AN EMPIRICAL STUDY IN KANCHEEPURAM DISTRICT SHGs

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ABSTRACT

Microfinance is a type of financial service that is provided to low-income groups. Nowadays it is emerging as a powerful tool for poverty alleviation in the rural as well as urban region. Micro finance through SHGs have been recognised internationally as a tool for rural development. The main aim of study of SHGs is to find out how they empower women. In this paper the role played by SHGs in women empowerment through their activities is considered. The objectives of the study are (1) To analyse the functional framework of SHGs (2) To analyse the relationship of income with different variables in SHG activities. (3) To identify the attitudes of members of SHGs. (4) To make suitable conclusion based on the findings of the study. The study is undertaken in rural areas of Kancheepuram district. Primary data is enumerated from a field survey in the study area. The researcher has used percentage method and simple correlation co-efficient method for analysis purposes.

SOCIO ECONOMIC IMPACT OF CONFLICT: AN EMPIRICAL STUDY OF YOUTH IN KASHMIR

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ABSTRACT

Youth is important for conflict and peace analysis beyond the demographic factor. Young people today encounter greater and more unique challenges than ever before. The eruption of political conflict further compounds the adversities many face. It is a vicious circle in which violence leads to under-development and vice versa. In this gruesome scenario it is the youth of the region who suffer the most. Kashmir conflict is one of the most staggering conflicts in international politics. The costs of the conflict have been increasingly unbearable for all involved particularly for youth. The youth of Kashmir have been on the forefront of the conflict, with the result they are caught in a web of problems like unemployment, high stress level, fewer avenues to partner socio-economic development. The present study aims at understanding the impact of conflict on socio economic status of youth in Kashmir. Besides, the survey also attempts to know the needs and priorities of the youth in Kashmir. The study has been conducted in Kashmir region wherein inputs have been taken from a vast and diverse group of stakeholders including youth, family heads, NGOs, government officials and media persons through surveys with the help of structured questionnaires. A rich data was generated looking into various aspects of individual, family and community life. The results ascertain direct as well as indirect influence of conflict on the socio-economic status of youth in Kashmir. Further, policy recommendations, to be adopted by both government and non-governmental organizations, aimed at enhancing the socio economic status of youth have been provided.

EXTERNAL DEBT OF SRILANKA: GROWTH AND ECONOMIC GROWTH

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ABSTRACT

This study investigates the factors that determine and enhance economic growth. The factors to determine the economic growth of Srilanka is total debt, Long-term Debt, Public Debt, Private Debt, Short-term Debt, and Gross domestic Products. Simple Linear Regression model, Semi Log Linear Regression models, Correlation and Regression are applied to analyze the determinates of economic growth with the help of time series data for 29 years with annual frequency from 1981 to 2009. The economic growth may gain boost by the factors not only by these but also many others. In this study total debt, Long-term Debt, Public Debt, Private Debt, Short-term Debt relationship with economic growth are found positively associated with economic growth.

FOOD SECURITY IN INDIA – CHALLENGES AHEAD

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ABSTRACT

This paper examines the role of food security in sustainable economic as well as human development. It says that there is a close interlink between food security and socio economic development of the country. India's food security is related to the resources and means of having access to the stock powers of food gains. Lack of food is due to the lack of means to acquire it. The main challenge to food security comes mainly from slow growth of purchasing power of the people rather than food availability. There is a need to rejuvenate Indian agricultural sector which is the backbone of the Indian economy. Neoliberal policies as well as the failures of the policies of the government are also responsible for the emergence of food insecurity.

THE PERFORMANCE OF SELF HELP GROUPS A STUDY OF DHAN FOUNDATION, JEWARGI TALUK, GULBARGA DIST, KARNATAKA

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ABSTRACT

The performance of SHGs in Jewargi Taluk of Gulbarga district, structure, operations, features of the selected SHGs analyzed in this report. The purpose of the study is to examine, performance, functions, and operations of selected SHGs. In this study the role of NGO's covered by Development of Humane Action (DHAN) in Jewargi Taluk Gulbarga district. Primary information is collected with the help of structured questionnaire, through observation, discussion and interactions with 130 members of 65 self help groups. Several SHGs included very poor members but no conscious attempt was made by the promoters to include exclusively the poorest of a village while forming an SHG. As they felt that only after the SHG concept has trickled down to the poorest stratum of the village society, it was possible to organize them into groups.

BLACK MONEY AND ITS IMPACT ON INDIAN ECONOMY AND COMPARATIVE STUDY OF INDIA AND CHINA

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ABSTRACT

The Money generated through any or all unrecognized and illegal sources, be in the form of land, corruption, fraud or any other unfair mean is collectively trashed under the level of black money by the law of any country. The law declares every single penny earned from an unsolicited and unorganized source as a part of black money. In such a large country as India which may have called semi developed stats say that it's still developing due to the paradise that has stuck in economy very badly, yes, it's the corruption that I am talking about, the largest threat to any country, s financial, political as well social structure. It is absolutely a shocking Fact that around 1.4trillion Indian money is in Swiss banks. In fact it is the largest amount that any Country of the world has deposited in the Swiss banks. This is certainly a thing worth wondering because nearly whole lot if money is the black money of India. In this paper I shall study the impact of black money on Indian economy and make comparative study of India and china on various issues like GDP, GDP Growth, per capital GDP, inflation, labor force, unemployment, fiscal deficit, FDI, Gold reserve, mobile users and internet user.

INCIDENCE OF POVERTY AND INTRAHOUSEHOLD ALLOCATION OF RESOURCES: A GENDER ANALYSIS

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ABSTRACT

Women poverty is shaped by the interaction between gender, class, ethnicity and religion and by unequal relations in the international economy. Women experience poverty differently due to gender inequalities in entitlements and responsibilities. The causes of the persistent inequality between men and women are only practically understood. In recent years attention has focused on inequalities in the allocation of resources at the household level, as seen in the higher share of boys in education, health, and food expenditures comparison with that of girls. The decision making process within household is complex and influenced by social and cultural norm, market opportunities and institutional factors. There is considerable proof that the intrahousehold allocation of resources is a key factor in determining the levels of schooling, health and nutrition among household members. This micro level study of gender and poverty is based on relative poverty approach by using expenditure method. The present research aims to analyse the severity of poverty and study the intra household allocation of resources on food and non-food items (MPCE) among male and female-headed households and in rural and urban regions. In this study decision making power of women are taken as one of the most important variable to cover household environmental factors. The empirical findings of the study suggest that women poverty and inequality is mainly due to their educational level, women's contribution to the total household income and their assets holding status.

PROGRESS OF SHG's AND SOCIO-ECONOMIC CONDITIONS OF WOMEN BENEFICIARIES IN HAVERI DISTRICT (KARNATAK STATE)

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ABSTRACT

SHGs have a greater vision of empowerment of rural women for over-all human development. These groups involved in poverty alleviation programmes through institutionalization. This movement developed thrift as a habit among the rural poor women and paved the way for decision making power for women in the family. . A majority of women beneficiaries of SHGs have also undergone family planning operation. This movement has created awareness among the women groups about socio-economic conditions prevailing in and around the society. The present study is based on both primary and secondary sources of data. 700 beneficiaries were selected for the purpose of analysis and achievement of the objectives. The sample beneficiaries were selected on the basis of random sampling technique. Self Help Group (SHG) has emerged as the most successful strategy in the process of participatory development and empowerment of women. Women begin to be recognized as an economic entity. They get a platforms express themselves, share their problems. SHG has got tremendous attention in recent years. Hence researcher has selected this field for study and to know the impact on economic empowerment of women.

A STUDY ON ISSUES AND CHALLENGES OF CHILD LABOUR: WITH REFERENCE TO GARMENT INDUSTRIES IN BENGALURU

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ABSTRACT

India is the world's second largest producer of textiles and garments after China. It is the world's third largest producer of cotton—after China and the USA—and the second largest cotton consumer after China. The Indian textile industry is as diverse and complex as country itself and it combines with equal equanimity this immense diversity into a cohesive whole. The fundamental strength of this industry flows from its strong production base of wide range of fibres / yarns from natural fibers like cotton, jute, silk and wool to synthetic /man-made fibres like polyester, viscose, nylon and acrylic. Children are universally recognized as the most important asset of any nation. Children have been the main focus of attention especially after proclaiming the year 1979 as the international year of the child by the United Nations General Assembly. It is said "Child is the father of man and the citizen of tomorrow". In all societies irrespective of caste, race, or area children's occupy a very important position. They are considered as an extremely valuable asset for the society. The importance of children is highlighted in Vedas too. The present study is an attempt to suggest a reliable, practical and robust sample design to gather actual quantitative information about child laborers, to portray a real picture of child laborers, exhibiting his/her daily life in Garment industry pertaining to Bangalore. It attempts to avoid mistakes of forerunners and make full use of innovative and result oriented techniques to investigate the working conditions, socio-economics problems, causative factors and leisure time activities of child labour in the Garment industries in Bengaluru and also suggest suitable infrastructure for the keep maintaining the child labor in a good environment.

STRESS AND COPING BEHAVIOR AMONG HEARING IMPAIRED CHILDREN IN CHITTOOR DISTRICT

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ABSTRACT

The present study was conducted to find out effect of stress and coping behavior on hearing impaired children. One hundred eight special children were randomly selected from various different schools in Chittoor district. Based on the class they are studying they were divided into three types - 6th class, 7th class and 8th class. Special children's Stress and coping scale inventories designed by V.S.Reddy (1999) were used. Findings revealed that if the students become more stressed they tend to adopt vigilant stress and coping style.

VOLATILITY TRANSMISSION BETWEEN CRUDE OIL PRICES AND INDIAN EQUITY SECTOR RETURNS

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ABSTRACT

The oil price in the international market has witnessed significant fluctuations in the recent years and such fluctuations tend to have ramifications on various segments of stock market returns. Hence, it is crucial for the policy makers and market participant to identify the spill over between the oil price volatility and volatility of stock returns across various sectors. In this regard, this paper makes an attempt to model such volatility spill over from oil price to various segments of stock market, using a version of bivariate GARCH model. The empirical evidence suggests that there is significant transmission of shocks and volatility between international crude oil prices and stock returns of various sectors.

NEED OF HOUR: ACTION TANKS NOT THINK TANKS

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ABSTRACT

In today's global village, organizations are facing stiff competition. Each organization is trying to create competitive edge over its competitor. To do so, top management formulates various strategies. It is said that the greatest strategy wins the war of competition. Analogous to this situation, world also has grown enormously in information sharing with the advent of Internet; where every information starting from making of a pin to making of automobile is available to each and every corner of the world. Every individual has grown in their Intellectual Quotient, making them knowledge workers. The future of an organization is forecasted by many intellectual brains in a better way – "think tanks". Think tanks are those who are open to new ideas, new concepts and appreciate change and always experimenting. But who is going to take these strategies a step forward? Undoubtedly answer would be "action tanks". Action tanks are those who get things done efficiently and effectively. This conceptual paper includes arguments favouring action tanks, arguments favouring think tanks, situations that made use of these terms, followed by concluding that India being a developing country in need of action tanks who can directly 'execute' the given task and contribute to the success of organization rather than 'thinking' alone.

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