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SERVICE QUALITY DIMENSIONS IN RETAIL SETTINGS: AN EMPIRICAL STUDY AT SELECTED APPAREL SPECIALTY STORES OF MUMBAI

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ABSTRACT

Retailing in India is poised for giant leap. Statistics is indicative of the tremendous potential it has in terms of bringing about socioeconomic transformation. Recent policy decision to permit 51% FDI in retail has given further boost to the champions of organized retailing in India. In spite of tremendous potential, the sector is bound to see unprecedented competition. And in the cut throat competitive scenario, only those who offer superior value in terms of quality will survive. The present paper uses SERVQUAL Model of Service Quality for analyzing the Service Quality Dimensions of Apparel Specialty Stores in the City of Mumbai. The findings are expected to be useful for the practitioner in the sector while taking sound marketing decisions.

REDUCING HEALTH INEQUALITIES: KERALA COMPREHENSIVE HEALTH INSURANCE SCHEME A ROLE MODEL FOR DEVELOPING COUNTRIES

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ABSTRACT

Despite the better outcomes in certain health indicators Kerala is facing the high risk burden of chronic/non-communicable diseases among all Indian states. Recent studies show that the highest prevalence is shifting from the more affluent to the less affluent. However the main financier of health services in India is the individual household and they meet 72% of the total health care costs at the time of illness. The vulnerability of the poor and informal workers increases when they have to pay full for their medical care without any subsidy. Current usage of poverty line as the cut off for eligibility of public subsidies may not be adequate as an episode of hospitalization can bring households above poverty line below it. A large number of people borrow money or sells assets to pay for their treatment. Thus, Health insurance could be a way of overcoming financial handicaps, improving access to quality medical care, reducing inequalities in health and providing financial protection against high medical expenses. Comprehensive Health Insurance is a unique health insurance scheme introduced by Government of Kerala in 2008, expected to increase access to health care and reduce the burden of cost of treatment. The scheme was expected to cover both BPL (Below poverty line) and APL (Above poverty line) families and people who are working in informal sectors. This review paper tries to get some preliminary insights on this unique Health Insurance Scheme successfully practicing in Kerala.

FACTOR AFFECTING FOREIGN DIRECT INVESTMENT (FDI) INFLOW IN THE BUILDING AND CONSTRUCTION SECTOR

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ABSTRACT

A study of the factors affecting Foreign Direct Investment inflows in the Building and Construction Sector in Nigerian economy has been conducted. The aim of the study is to analyse the factors affecting inflows of Foreign Direct Investment (FDI) in Building and Construction Sector in the Nigerian economy with the need understanding the significant and constrained to such inflows and perhaps making appropriate recommendations that would enhances FDI inflow into the building and construction sector, hence, the survival and growth in the sector. Data for the study were collected from two major sources, namely, Oral interviews, and Questionnaires. The respondents are staffs of the Central Bank of Nigeria, Nigeria Investment Promotion Commission, and National Bureau of Statistics all in the Federal Capital Territory, Abuja Nigeria. Kendall's Coefficient of Concordance was used in the study to test the agreement between different groups within the survey. In the same way analysis of variance (ANOVA) was used in the study to test the level of significance among the ranking of the three different group surveyed. Among the factors perceived as causing hindrances to the inflow of FDI in the Nigeria economy, corrupt practices is ranked first as perceived by all categories of the respondents, follow by fraud (the image of Nigerians), lack of security, lack of legal and institutional framework to support FDI inward flow, and inconsistent economic policies and free flow of foreign capital was ranked last. Conclusively, government at all levels should implement and enforce economic and political policies including its institutional reforms in fighting corrupt practise at all levels and ensure greater transparency and promote rule of law.

ESTABLISHING CRM IN SMALL ENTERPRISES

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ABSTRACT

CRM business strategy can help small enterprises overcome their competitors and provide additional value to their customers. Unlike big companies, little attention is devoted to addressing the CRM-related problem of small enterprises. CRM is a enterprise strategy that can be applied within the company regardless of the size of the company or the amount of goods or services sold; large and small enterprises assess the quality of customer service, customer loyalty, which are less sensitive to price changes and recognize that attracting new customers is expensive. This paper explores the advantages and disadvantages in managing relationships with customers within the small enterprise unit.

FINANCIAL DEVELOPMENT AND AGRICULTURAL SECTOR GROWTH IN CAMEROON

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ABSTRACT

This study investigates the relationship that exists between the development of the financial sector and the growth of the agricultural sector in Cameroon. We employ VAR based granger causality testing techniques to analyze data on Cameroon for the period from 1973 to 2009. We find that there exist no long run equilibrium and causality relationship between financial development and economic growth. We therefore recommend that measures to modernize the agricultural sector should be adopted and that agricultural sector financing mechanism should be developed by the financial sector.

ECONOMIC COST IMPLICATIONS OF THE USE OF GENERATORS AS ALTERNATIVE SOURCE OF ENERGY IN KANO METROPOLIS - NIGERIA

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ABSTRACT

The paper examines the economic cost implications of the use of generators as alternative source of energy in Kano metropolis – Nigeria. Specifically, it focuses on what happens to income, employment, health and the environment in Kano metropolis as generators are being used as substitutes to energy supplied by government. Exactly sixty-two and a half (62.5%), that is five (5) of the eight local governments in the Kano metropolis were selected purposively. They are Dala, Fagge, Gwale, Nassarawa and Tarauni local government areas. From the 5 sampled local governments, 15 respondents each were chosen, making a total of 75 respondents. Complementing the questionnaire source of data, 5 professionals were interviewed (1 environmental expert, 2 businessmen and 2 health specialists) and observations conducted. The major findings show that use of generators has reduces consumers' effective demand in Kano metropolis, and its excessive use is responsible for the double digit inflation in the country at large. The practice in the study area was found to be detrimental both to the environment and health of people living there. The paper recommends among others that the general public and particularly the users of generators should be sensitized on their implications on health so that preventive efforts would be taken thereby reducing particularly, its adverse consequences. Also, government should put more concerted efforts in generating and distributing electricity which could go a long way in providing opportunities for the less privileged in the country.

FACTORS INFLUENCING PATIENT'S DECISION OF SELECTING A HOSPITAL

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ABSTRACT

Patient's decision to select a hospital for treatment depends upon several factors. Hospitals need to understand what factors are considered important by patient while selecting a hospital, and how much is its level of influence. This will help hospital management to cater for those factors and make their hospital as a hospital of choice for patients. This study aims to identify and quantify the level of influence that each factor creates on patient's decision. A survey was conducted amongst potential patients to get their response on importance they place on various factors while selecting a hospital. After analyzing the response of 369 patients it was revealed that several factors are important to patients. Within these 'Availability of facilities', 'Previous experience with the hospital' and 'Reputation of doctors attached with the hospital' are the most important ones.

AVAILABILITY AND AWARENESS OF MICROFINANCE IN JAMMU & KASHMIR STATE

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ABSTRACT

Jammu and Kashmir like other states of country is primarily an agrarian state. Industrially, Jammu and Kashmir is one of the backward states in the country on account of inadequate infrastructural facilities on account transportation, electricity, topography and other constraining factors. Though the state is very rich in natural and human resources, yet these have not yet been fully exploited for establishing an industrial base which could trigger economic spin off for the majority of people. The Jammu and Kashmir State accounts for 1.04 percent of the total population of the country but its contribution to the national income are just about 0.7. In this backdrop micro finance has emerged as one of the tools to in Jammu and Kashmir State for poverty mitigation against economic backwardness and political turmoil being witnessed over two decades now. In this background the study attempted to know the awareness and availability of Micro Finance among the beneficiaries, because the access to financial services is meaningful only when the intended people to be included have the awareness of services available. Stratified random sample of 600 beneficiaries and 33 micro finance providers was conducted. The study concludes that there is availability to and awareness of micro finance among the beneficiaries, but it varies with different micro finance services.

RURAL LIVELIHOOD MARKETS AND ECONOMIES

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ABSTRACT

The rural villages in India epitomize essence of Indian civilization as it is considered a repository of traditional mores and folkways. Rural villages are the integral part of the nation, not just as places of abode, but as the custodians of culture, tradition and the spit of the nation itself. The rural village and market is considered as static and a self sufficient unit of production and consumption but it is no longer so. The rural market in India is not a separate entity in itself and it is highly influenced by the economical, sociological and cultural factors operating in the country. Poverty and low level of literacy characterize rural population in India. Government of India had introduced a number of measures to improve the quality of life of rural masses. After agricultural revolution green and white, the yield per acre land and animal has increased substantially. The rural electrification programme also bought a new hope in rural area as did the irrigation development programme. All these factors, initiate some changes in rural life. As a result; there is a socio-economic revolution taking place in Indian villages since last few decades. Increasing knowledge of agriculture and methods of farming changed rural village economy far better than earlier. Socio-economic changes in villages have led villages to think of material well-being. The process of economic development has opened new avenues of income for rural people and education has broadened their horizons, resulting in a changed life style, and livelihood market.

NREGA UNDER SOCIAL AUDIT: A SWOT ANALYSIS

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ABSTRACT

National Rural Employment Guarantee Act (NREGA) is the most significant act in the history Indian polity in many ways like grass-root level participation of every citizen and beneficiary through democratic process, multi-layered social audit, transparency mechanism by involvement of civil society, comprehensive planning at village level towards sustainable and inclusive growth etc. The need for social Audit arises in view of examining the expenditure of that programme incurred is whether commensurate with the quality and quantity of assets created or any misappropriation of public funds etc. Social audit aims to supplement and not supplant. The study strongly feels that social auditors must be independent from the implementing agency. It should be delinked from the ZP authorities. To be more effective, they must have the right to seek clarifications from the implementing agency about any decision making, activity, scheme, income and expenditure incurred by the agency. The study also stresses that social auditors must be well paid.

PERCEPTION AND PRACTICES OF INDIVIDUALS ON PUBLIC HEALTH CENTRES

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ABSTRACT

Health is an important determinant of well-being. Good health is more important than any other aspect of life. Personal health behaviours contribute to over 50 percent of all major causes of death. The primary health care services for a specific target population is to understand how that population reacts to the mix of services provided and the way in which the delivery system is organized. Hospitals are a very important part of any health system. The personnel of a hospital to restore health of sick and injured people. The establishment of PHC ensures the peripheral level to render preventive and curative medical services to the rural community. Health status of a population is shaped by a variety of factors like food, water, sanitation, household income, education and availability and accessibility to health care services. Hence a study of the health status as a population may provide another dimension to their socio-economic well-being.

THE EFFECT OF MERGERS AND ACQUISITIONS ON SHAREHOLDERS' WEALTH – AN EMPIRICAL ANALYSIS

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ABSTRACT

Corporate Restructuring has become a major component in the financial and economic environment all over the world. Industrial restructuring has raised important issues for business decisions as well as for public policy formulation. Since 1991, Indian industries have been increasingly exposed to both domestic and international competition and competitiveness. Hence, in recent times, companies have started restructuring their operations around their core business activities through Mergers and Acquisitions (M & As). But M & A is an area of potential good as well as potential harm in corporate strategy. It is necessary that management always pursues policies so as to maximize the shareholders' wealth and ensures that shareholders do not suffer due to wealth decreases as a result of their company merging with other companies. Therefore, an attempt has been made to analyze the security returns and to find out the net wealth increase or decrease to the shareholders. Hence the proposed evaluation study on mergers and acquisitions of manufacturing companies. In India, there are totally 58 manufacturing companies which have undergone mergers and acquisitions during three years pre and post mergers and acquisitions periods. Thirty percentage from the total population was taken as sample size (i.e. 17 companies out of 58). The present study is mainly based on secondary data. In order to analyze the effect of share price reaction resulting from M & A, Cumulative Abnormal Returns, Market Model and Market Adjusted Model have been used as tools of analysis.

A STUDY ON ROADSIDE FOOD STALLS IN TIRUCHIRAPPALLI CORPORATION WITH SPECIAL REFERENCE TO FOOD INDUSTRY AND HOTEL INDUSTRY

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ABSTRACT

Food Industry and Hotel Industry is undergoing metamorphosis in terms of adoption on product differentiation and customer service. New entrants roadside food stall which came in to existence in the last ten years have gained a substantial market share and the hotel industry loosing the market share by the 7p's of service. It is very important for the roadside stall understand the voice of the customer to offer services required both to attracts new Clients and protect existing Client-base from migrating to others. A survey was conducted and results obtained from 537 respondents were analyzed to understand the factors that influence the roadside food stall selection decisions. The top 10 importance parameters are found out from the study.

BIOFUELS CONSUMPTION IN EASTERN HIMALAYAS HOUSEHOLDS - AN EMPIRICAL ANALYSIS

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ABSTRACT

Arunachal Pradesh, the Eastern Himalayas state, is endowed with rich natural resources like forests; water resources, wild life, and these resources play an important role in the socio-economic life of the tribal peoples. The study reveals that in the rural area all the households use bio-mass fuels and in urban area around 67 per cent of the households use biofuels, either exclusively or in combination with other fuels. On the whole the study shows that biofuels consumption is influenced by collection time, family labour availability, level of education and income and the average distance between the house and forest. . It was also observed that the peoples collect bio-mass resources from common property resources to meet own consumption as well as to meet other needs by selling it in the markets. Moreover, the factors like food habit, livelihood strategy, easy access to the forest resources, poor communication, non- availability of other fuels make the demand for bio-mass fuels indispensable in Arunachal Pradesh. Therefore, excessive pressure on forest may be expected, owing to these factors along with extreme dependency of the people for survival, which may bring about significant changes to the stock of forest resource leading to depletion and degradation of these resources. Energy substitution, though on the rise, is still insignificant in rural eastern Himalayas households. Decentralised renewable energy options (like micro-hydels) can use resources more efficiently, empower local communities, develop indigenous technologies and deliver strong social and environmental benefits. As such, harnessing the non-conventional sources of energy with small-scattered loads and good availability is urgently demanded.

IMPACT OF WOMAN EMPOWERMENT THROUGH MICRO FINANCE INSTITUTES: SOCIO-ECONOMIC AND BEHAVIORAL PERSPECTIVES AFFECTING TO RULER SEGMENT WOMAN OF GANDHINAGAR IN GUJARAT**URVI AMIN****ASST. PROFESSOR****SHRI JAIRAMBHAI PATEL INSTITUTE OF BUSINESS MANAGMENT AND COMPUTER APPLICATIONS (SJPI)
GANDHINAGAR****BANSI PATEL****ASST. PROFESSOR****SHRI JAIRAMBHAI PATEL INSTITUTE OF BUSINESS MANAGMENT AND COMPUTER APPLICATIONS (SJPI)
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To develop any economy finance is the key element. In any developing economy contribution of villages or the ruler segment is essential. Indian economy is based on agriculture and gives the maximum output in to the GDP. To improve efficiency at this level in developing economy maximum weight age given to financial institution and now a days through Self Help Group such targeted population provided financial help for economic upliftment and also for betterment of the poor people. To have faster development of any segment contribution of the woman is essential. In India 48% population of woman and literacy ratio of woman is 54.16%, but still relating to their contribution in to the economy is very negligible. Micro finance institutes play the most significant role to provide woman empowerment in to the Indian economy. Such foundation not only gives them empowerment with finance only but also revolutionizes their social, cultural and behavioral pattern which is helpful for development of the economy. This paper focus on development of the woman sector with such SHG and other financial institutions.

A STUDY OF BANK TRANSACTION COST OF PCARDBS IN MYSORE DISTRICT

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ABSTRACT

The present study tries to investigate the transaction cost incurred by Primary Co-operative Agriculture and Rural Development Banks (PCARDBs). Transaction Cost that a lending institution incur when it provides a loan: a) The cost of the money that it lends, b) The cost of transaction which includes the cost of identifying and screening the client, processing the loan application, completing the documentation, disbursing the loan, collecting repayments and follow-up on non-payment. The study covers 7 (seven) PCARDBs and the data relating to transaction cost from 2003-04 to 2009-10 have been analyzed. The study finds that the transaction cost incurred by PCARDBs in the district, taking all the seven PCARDBs in the aggregate, the total transaction cost during the seven years period 2003-04 to 2009-10 fluctuated between Rs. 155.83 lakh to Rs. 123.53 lakh. Except Krishnaraja Nagar PCARDB in the district, other PCARDBs showed negative annual compound growth rate. Unless, there is an awakening on the part of the PCARDBs and the borrowers, the problem and difficulties of both would not be overcome. The absence of mutual confidence between lender and borrowers, ignorance of information regarding obtain of loan, poor recovery performance, delay in loan approval have led to the increase in the transaction cost of the bank. Proper training of bank personnel's and concern regarding the borrowers as well as bank than only reduce the bank transaction cost.

**WOMEN ENTREPRENEURSHIP THROUGH SELF-HELP GROUPS: A CASE STUDY OF TIRUNELVELI DISTRICT,
TAMIL NADU**

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ABSTRACT

Entrepreneurship development among women can be considered a possible approach to economic empowerment of women. The participation of women in income generating activities for the family has been increasing over time. Female work participations not only increase their family income but also bring economic independence among women in the households. SHGs play a pivotal role in women entrepreneurs. There are greater opportunities for rural women to establish and run a micro enterprise; Money is available under different schemes. Non-farm activities like handicrafts, rope making, embroidery, catering service etc, give immense scope for women to uplift their economic standard. Banks in association with NGOs give training to SHG members in all these activities. The government of Tamil Nadu encourages the SHG activities and marketing of their product. Now a day, women have realized the importance of self employment. The entrepreneurship thereby helps them to stand on their own leg. The main objectives of this paper are to study the Socio economic condition of SHG women Entrepreneurs and to identify the factors influencing the women entrepreneurship in SHG. In Tirunelveli district, there are 19 blocks. Among the block, two blocks were selected in which their savings amount is higher than the other blocks, namely Palayamkottai and Valliyoor. There are 4288 SHGs in the chosen blocks in which 10 SHGs consisting of 20 members those who are involved in self employment schemes were selected for the study. The chi-square test and average method is used statistical tools for analyze the data the testing of the hypothesis. The conclusion of this paper is Self -Help Group plays an important role in developing the rural women in self employment

HANDLOOM AS AN ACTIVITY TO ENSURE FOOD SECURITY SPECIAL REFERENCE TO WEST BENGAL

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ABSTRACT

Food security is built on three pillars, namely food availability, food access and food use. Handloom industry is one of those economic activities that help formation of resources or build up purchasing power not only of the weavers' families but also of middlemen, mahajans and traders and other families who are indirectly involved in this activity. Thus it contributes to food security by enhancing purchasing power of the artisan households and thus to access to food. Against this perspective the present study examines the demand (income or access) aspect of food security with reference to handloom industry of four sample districts of West Bengal. It examines the contribution of handloom industry in the form of employment and income generation and thus access to food security, assesses the share of the artisan households who are food secure and also analyses the problems that are encountered by the artisan households to ensure food security. The work is based on primary data. Multi-stage stratified random sampling has been used to collect primary data from sample 480 households. It is observed that food security is higher for artisan households who are independent and that is higher for districts which are relatively developed. Thus food security is related to production organization and the degree of development of the region.

AGRICULTURAL INFRASTRUCTURE DEVELOPMENT IN THE GENERATION OF INCOME AMONG THE SMALL AND MARGINAL FARMERS

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ABSTRACT

The study examines ways and means of small and marginal farmers in the generation of capital and its contribution in agricultural practices. To strengthen the agriculture development, use of technologies, reduction in the cost of cultivation, there is a need of huge investment in agriculture which would enable through macro level policy. The fast expansion of livestock development, farm equipments etc would attract the farmers to involve in the farming activities more effectively. In order to expand the cultivation of agricultural crops to boost the growth of 70% small and marginal farmers in the creation additional job opportunities, income, market orientated policy integration are necessary, which is possible only by strengthening agricultural infrastructure of small and marginal farmers.

FACTORS INFLUENCING THE EFFECTIVE FUNCTIONING OF THE SELF-HELP GROUPS - AN ANALYTICAL STUDY

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ABSTRACT

The Self-Help Groups were playing a major role in transforming the rural economy into a better place for living. Micro finance schemes helped the rural poor to improve their standards of living and in meeting their credit requirements to a very great extent. Hence, the concept of Self-Help Groups had become an innovation in the field of rural development. It has found that the Self-Help Groups organised themselves to manage their economic activities effectively and in a better way and for empowering women in all the directions which were suited to their needs and interests. They gained confidence due to an increase in their relative financial independence which had provided a greater level of security for them. The Self-Help Groups had developed certain leadership qualities among women such as in organising meetings and in functioning as a link between the NGOs and the Government officials, and in co-ordinating, and in motivating the members. The Self-Help Groups had brought about a silent revolution in the economic empowerment of the poor rural women. The strengthening and the spreading of the functioning self-help groups was the only solution to accelerate the socio-economic development of the rural poor in the villages of India.

PUBLIC DISTRIBUTION SYSTEM IN TAMIL NADU NEEDS DEFINITE OVERHAULING

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ABSTRACT

The Government of TamilNadu is implementing PDS since the year 1964. The scheme village shop programme was introduced by the State with the intention to have one shop for one village in order to feed essential articles to rural public. Subsequently the scheme was converted in to PDS with the intention of providing essential commodities to the public both in rural and urban areas at concession rate. However, very often PDS is criticized for its ineffectiveness and inefficiency in achieving its objectives. By keeping this in mind, the present article deals with the evolution of PDS in India, Goals of PDS, Fair price shops in Tamil Nadu, Attack on PDS etc. The present study highlights the various pitfalls of PDS like Poor quality of goods supplied, underweight, leakage of PDS articles to open market, non availability of commodity easily etc. The paper also offers suggestions to overhaul the present system of PDS.

PERCEPTION OF ORGANIZATIONAL CLIMATE: A STUDY OF SMALL ENTERPRISES IN AMRITSAR

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ABSTRACT

Organisational climate as a concept, its importance and impact on various organisational outcomes have been studied for over 70 years. Organisational climate is defined as a set of characteristics that describes an organisation, distinguishes it from other organisations, is relatively enduring over time and can influence the behaviour of people in it. The present paper attempts to examine the perception of organizational climate of employees of small enterprises. Data were collected from a sample of 102 respondents employed at seven small scale manufacturing enterprises of Amritsar region. Organizational climate was assessed by a Likert type questionnaire covering dimensions such as work conditions, communication, decision-making, handling of complaints, job clarity, workgroup cooperation and professional esprit. The findings of the paper showed how the individual of small scale manufacturing enterprises of Amritsar region perceive organization climate based on various dimensions.

ROLE OF EXCESS OF MALES IN MARRIAGE SQUEEZE OF INDIA AND ITS EAG STATES

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ABSTRACT

In the last few decades India has developed both economic and social sector. Preliminary results of the Indian census 2011 shows that child sex ratio is 914 females per 1,000 males, which has been declined from year 2001 (927 females per 1,000 males) indicating that female birth rate has been declined and implying prevailing gender discrimination is one of the major problem in Indian society. Also it is seen that strong son preference is culturally imbedded in Indian society, resulting in imbalanced sex ratio at birth and hence in marriage market in future. Therefore in this context broad objective of the paper is to study the impact of imbalanced sex ratio on marriage squeeze in future years in India and EAG states for period 2001-2051. The study uses data from NFHS-3, and Report of the Technical group on Population Projections. Preliminary findings of the study show that there is strong son preference in India and among all EAG states. Uttar Pradesh, Bihar, Rajasthan and Madhya Pradesh will face high imbalanced sex ratio till 2051 and it is favorable to male; hence resulting into male marriage squeeze. However Orissa, Uttaranchal and Jharkhand will achieve balanced sex ratio almost by year 2051.

PERFORMANCE EVALUATION OF MUTUAL FUNDS IN INDIA: AN APPLICATION OF RISK-ADJUSTED THEORETICAL PARAMETERS

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ABSTRACT

Mutual fund provides a readymade option to households for portfolio diversification as well as relative risk aversion through collecting and investing their savings in different risk-return profile instruments. Its performance depends on the performance of underlying portfolio. If one or more schemes perform badly in the portfolio, that can effect or hurt the investment decisions of investors and may get them out from the scenario of wealth creation process. For saving investors' money from such a hazard, it becomes necessary to evaluate the performance of mutual fund portfolio so that investors can take/judge their investment decisions rationally. This evaluation would help in checking the prime idea of "putting all eggs in different baskets" behind mutual funds and guessing that how far this idea is doing well for investors. Therefore, our study has attempted to evaluate the comparative performance of public and private sector mutual fund schemes in terms of risk-return measures (Average returns, Standard Deviation and Beta) and Risk-Adjusted theoretical parameters suggested by Sharpe (1966) and Treynor (1965). Sample of our study consists of 57 mutual fund schemes for the period, 2005 to 2010. Results reveal that the performance of private sector mutual funds has been superior to public sector funds in almost of the frames. Private sector mutual fund is found to be the more efficient allocator of resources for investors than public sector mutual funds. Though, they together are failed on the prime idea of "putting all eggs in different baskets" because of inadequate diversification results. Mutual funds are found to do well only on the part of optimizing portfolio returns and not on the part of portfolio risk diversification process.

SMALL FAMILY NORMS IN INDIA AND ITS QUALITATIVE IMPLICATIONS ON CHILD CARE: A MULTIVARIATE ANALYSIS

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ABSTRACT

The present paper seeks to investigate the association between changing family norms and levels of child care with its necessary socio-economic correlates across regions with reference to National Family Health Survey I, II and III unit level data. Appropriate bivariate and multivariate analysis such as binary logistic regression models have been worked to show the net effect of the selected demographic and socio-economic predictor variables impacting the probability of the betterment of children's post natal care. Analyses show a remarkable decrease in family size and the growth of nucleated household structure over the periods. A distinct rural/urban differential could also be observed in access to child health care facilities where the urban households have fared much better even though the gap is narrowing over the periods with rural-urban convergence. This is a typical situation of the southern states which have mostly achieved the replacement level fertility. On the contrary, some of the Northern states like Bihar, Chattisgarh, Orissa, Madhya Pradesh their family size mostly ranges from medium to high with bulk of the population being rural and inefficient grass root family planning implementations at the village level. In some of the economically developed pockets of the North, like Punjab and Haryana, the small family norm actually translated to the intensification effect of strong son preference with increasing performance of sex selective abortions along with a skewed sex ratio at birth.

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Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

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