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BANKING FOR THE POOR IN THE CONTEXT OF ISLAMIC FINANCE

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ABSTRACT

This paper tries to show that it is possible to use the micro finance, as an internationally accepted way for poverty eradication, in the context of Islamic banking and finance. It sheds lights on the meaning of the Islamic micro finance and the similarities and dissimilarities it has with that of conventional micro credit. The results of this theoretical research shows that the goals of micro-financing movement in the conventional financial system is in harmony with the goals of the Islamic finance system and hence Islamic micro finance institutes, if established and well managed, can strengthen the level of the Islamization of the banking system. Further research is needed about the conceptual analysis provided in this article and this will smoothen the way for establishment and expansion of Islamic micro finance institutes as complements of Islamic banks.

THE RELATIONSHIP OF INSURANCE SECTOR DEVELOPMENT AND ECONOMIC GROWTH IN ETHIOPIA: EMPIRICAL EVIDENCE

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ABSTRACT

This study examines empirically the relation between insurance and economic growth in Ethiopia using time-series data from 1981 to 2010. The study examines long-run historical trends in the data using econometric tests for co-integration and Granger causality. Granger causality tests find evidence that, though they have long term relations, the developments of insurance and economic growth in Ethiopia are not casually related during this period. Therefore, the study conclude that Insurance is not an important prerequisite for stimulating economic growth and as the same time economic growth do not bring insurance development. The researcher suggested that further study need to be conducted to identify the factor for this and argue that the results could have important policy implications for Ethiopian economies that are developing their insurance and legal infrastructures. The reason may be attributed to effectiveness and efficiency of insurance institution and /or government regulations.

ETHNIC CONSIDERATION IN POLITICAL COVERAGE BY NIGERIAN MEDIA

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ABSTRACT

Two cardinal rules in journalism ethics are that, (1) journalists should be objective in their reportage, that is news reporting should devoid of the journalist's biases, opinions and views; (2) journalists should not originate materials which encourage discrimination on grounds of race, colour, creed, gender or sexual orientation or use the media for axe-grinding or settling scores. It is often discovered that many journalist find it difficult abiding by these rules. Besides this, journalists are pressured by ownership factor, which appear in form of house style; editorial policy and primordial attachment to set aside ethical injunction by putting sentiment into consideration in their reportage. This is why this paper throws its search light on examining ethnic consideration in political reporting by Nigerian media. In a country of 250 ethnic groups, the paper found that journalists are at times propelled by ethnic affiliation and ownership factor in reporting politics. The paper also traced the historical background of incursion of ethnicity into Nigerian politics to the founding fathers of Nigerian independence, Dr Nnamdi Azikiwe, Chief Obafemi Awolowo and the Sardauna of Sokoto, Sir Ahmadu Bello. The paper says ethnicity found its way into Nigerian politics in 1934 when Dr Nnamdi Azikiwe and his Igbo supporters angrily left Nigerian Youth Movement and that ethnicity took root in the 1950s when each of the aforementioned nationalists and politicians formed political parties of ethnic (tribal) colouration. From then till 1983, political parties and elections were largely, ethnically based. Worse still, many of the politicians were also newspaper proprietors who turned their newspapers to megaphone of the political parties.

ECONOMICS OF PROMOTING HIGHER EDUCATION: A CASE OF ROLE OF PRIVATE UNIVERSITIES AND COLLEGES IN THE SULTANATE OF OMAN

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ABSTRACT

The Sultanate of Oman has seen a major overhaul of its traditional education system in the last decade. There is a systematic emergence of private colleges and universities in Oman, especially in Muscat. Oman's system of higher education currently includes 7 private universities and 22 colleges with an enrollment of some 40,000 students. Private colleges have entered into partnership arrangements with foreign universities to make quality international education available locally. This paper sheds light on the extent to which partnership arrangements with external university affiliations have been a catalyst to promote higher education and meet customer expectations. The Oman Accreditation Council (OAC) is rigorously conducting external reviews of private Higher Education Institutions (HEIs), in the Sultanate of Oman through a two stage process of institutional accreditation comprising Quality Audit and Standards Assessment. OAC's thrust has led to introduction of effective changes through total quality management (TQM). Oman's labour market is highly regulated and protected, thus ensuring bright future for students with international qualifications. However, a lot is still left to be desired from these tie-ups. It is in this context that the role of private universities in promoting higher education in Oman assumes greater significance.

ANALYSIS OF CHRONIC AND TRANSIENT POVERTY IN RURAL OROMIYA - ETHIOPIA

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ABSTRACT

This study is based on secondary data from Household Income, Consumption and expenditure Survey and Welfare Monitoring Survey 2004/5 collected by Central Statistical Authority. The study has tried to examine the extent and severity of poverty of households in rural Oromiya. It further looks through the determinants of poverty. Using the Foster, Greer and Thorbecke (FGT) poverty indices, the descriptive analysis of poverty indices revealed that 38.84% of the sampled households in the region are poor. A measured household poverty is decomposed in to transient and chronic poverty and majority of the poor are chronically poor. The Logit model is used to investigate the determinants of poverty. From the estimation result educational attainment of the head, household size, location of residence in the region, are found to be the key determinants of poverty in the region. The results show that chronically poor is not the same as transient poverty. For the chronically poor who lack economic assets, priority should be given to reduction of consumption fluctuations and building up assets through a combination of protective and promotional programmes. On the other hand, the transient poor are most likely to benefit from combination of prevention, protection, and promotion which would give them a more secure base to diversify their activity into higher-return, higher risk activities. Therefore ex post measures to alleviate those already in poverty should identify chronic and transient poor in undertaking poverty reduction strategies.

TOWARDS A NEW MODEL FOR POVERTY REDUCTION IN NIGERIA

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ABSTRACT

One of the major impediments to sustainable community development in Nigeria is the issue of poverty which has eaten deeply into the fabrics of Nigerian societies. Previous governments and non-governmental organisations within and outside the country have adopted different poverty reduction strategies but still their dream is yet to become a reality. Also, huge financial and technical assistance were given to agencies in charge of poverty reduction but all ended in fiasco without any fruitful outcome. The main objective of this paper is to critically examine how different poverty reduction strategies adopted in Nigeria impacted either positively or negatively on sustainable community development. Secondary source of data was used to get the much needed information in this critical appraisal. Finally, despite government bulk financial allocations to poverty reduction it is obvious that nearly all the strategies adopted failed at the stage of implementation. The paper recommended for adoption of community-based poverty reduction and green economy strategies so as bring poverty level to its lowest ebb.

PERCEIVED EASE OF ACCESS/USE, PERCEIVED USEFULNESS, PERCEIVED RISK OF USAGE AND PERCEIVED COST OF USAGE OF MOBILE BANKING SERVICES AND THEIR EFFECT ON CUSTOMER COMMITMENT FROM SELECTED COMMERCIAL BANKS IN RWANDA

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ABSTRACT

M-banking is a fully automatic service for traditional banking customer's products based on information technology platforms. M-banking services provide customer access to accounts, the ability to move their money between different accounts or making payments via e-channels. Banking in several developing countries has transcended from a traditional brick-and mortar model of customers queuing for services in the banks to modern day banking where banks can be reached at any point for their services. This can be attributed to the tremendous growth in mobile penetration in many countries across the globe including Rwanda. This study was conducted with the aim of identifying the customer's perception towards perceived ease of access/use, perceived risk, perceived cost, and perceived usefulness to the usage of mobile banking and its influence on customer commitment to the various banks under study in the Rwandan banking industry. Data for this study was collected using a self structured questionnaire. Out of 350 questionnaires that were distributed, 305 were retrieved indicating (87%) return success rate. In the survey, all factors under study – perceived ease of access/use, perceived risk, perceived cost, and perceived usefulness were seen to have an influence on the commitment of the customers towards the various banks under study-(Agaseke, BK, BPR).

LOST IN TRANSLATION: A CLOSER LOOK AT THE SWEDISH ORGANIC CERTIFICATION AGENCY – KRAV

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ABSTRACT

This paper takes in the view points of the Swedish Organic Certification Agency 'KRAV' in light of their poor performance in the 2010 World Wildlife Foundation's (WWF) report on global organic certification agencies. Despite having a superior set of certification policies KRAV received unfavorable reviews due to the lack of standard documentations in English. The article finds that KRAV does have strict and defined certifications standards some of which are unique in the industry. The lessons from this incident may be thought provoking for similar and other firms that wish to expand beyond their comfort zone and gain global recognition.

STOCK MARKET, INFLATION, AND ECONOMIC GROWTH IN NIGERIA (1990-2010)

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ABSTRACT

This paper presents the findings of an empirical study on the effect of stock market, inflation, exchange rate and economy growth in Nigeria. Secondary data were obtained from central bank of Nigeria statistical bulletin covering the period of 1990 to 2010. In concluding the analysis, multiple regressions were employed to analyze all explanatory variables. It was revealed that all explanatory variables are significantly impacted on Nigeria economy during the period under review with the adjusted R^2 of 79.8%. Following the outcome of this study, it is therefore concluded that the inflation erodes real stock returns due to imbalance tax treatment of inventory and depreciation resulting to a fall in real after-tax profit. In addition, the failure of share prices to rise during substantial inflation was because of the nominal capital gains from tax laws particularly, historic depreciation cost. The correlation between inflation and stock market returns is not a causal one; rather, it is a spurious relationship of dual effect. It is recommended that Nigerian stock exchange should provide machinery through stocks and shares for mobilizing private and public saving and making these available for productive investment in other to encouraging the growth and development for the capital market activities.

DETERMINANTS OF CUSTOMER SATISFACTION OF TRADITIONAL AND MODERN FORMATS IN FOOD AND GROCERY: THE CASE OF INDIAN RETAIL

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ABSTRACT

Organised retail sector in India, though still at a nascent stage, has been growing at a rapid pace in the past few years. Food and grocery is the second-largest segment of India's retail industry and there is enormous potential for new entrants in this segment, particularly in untapped markets like rural and semi-rural areas. The present paper aims at studying the determinants of customer satisfaction in Food and Grocery in two metropolitan cities of Mumbai and Delhi by surveying customers of traditional stores versus new modern formats. It also attempts to identify the reorientation needed by the traditional retail outlets to retain their place and consolidate their survival and growth which can take place despite the establishing of the modern retail formats. The paper uses factor analysis and multiple regression analysis and comes out with major drivers of traditional formats and modern formats based on the customer responses. This study is expected to contribute to the existing body of knowledge on retail patronage in food and grocery segment.

THE IMPACT OF SOCIAL NETWORKING TO FACILITATE THE EFFECTIVENESS OF GREEN MARKETING: AN EMPIRICAL STUDY

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ABSTRACT

Green marketing refers to the process of selling products or services based on their environmental benefits such as the contribution to reducing environmental pollution and prevention of degradation. Such products are manufactured, packaged and marketed in an environmental friendly manner and process. While the process of environmental friendly production and packaging has received wider attention, techniques of marketing and distributing products in an environmental friendly manner needs better attention. One such technique is NETWORK MARKETING – using social networks for marketing products and services which can conserve and protect the environment. Since social networks are used for marketing, the obvious impact and strong message of conservation cannot be lost sight of! A combination of appropriate marketing tools along with products and packaging can have a multiplier and accelerating effect in the conservation efforts! Present paper aims to establish the linkage between Environmental Conservation and Network marketing techniques. Different suggestions have been drawn out for consideration and implementation by green product marketing companies. It has been established through the present research that social networks and network marketing techniques can have a profound influence in Green marketing efforts! They are as it were made for each other!

PROBLEMS FACED BY THE WOMEN ENTREPRENEURS IN THENI DISTRICT-AN OVER VIEW

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ABSTRACT

Women owned businesses are highly increasing in the economies of almost all countries. The biggest problem or difficulty of a woman entrepreneur is that she is a woman. With joint families breaking up, many women simply don't have the support of elders. Women have been confronted by such dilemmas ever since they started leaving home for the workplace. On the other hand, the attitude of society towards her and the constraints under which she has to work are not very conducive. They still suffer from male reservations. These attitudes of reservation create difficulties and problems at all levels, i.e., family support, training, banking, licensing and marketing. Women in rural areas have to suffer still further. They have to face not only resistance or reservation from men but also from elderly women who are rooted in the attitude of inequality. Though the central government and state governments have launched many entrepreneurial development programmes especially for women, there is no remarkable achievement in rural areas. Therefore, an attempt has been made to identify the problems faced by women Entrepreneurs and to take suitable remedial measures to overcome their problems.

AN ANALYTICAL STUDY ON PROFITABILITY AND CONSISTENCY OF INFORMATION TECHNOLOGY SECTOR IN INDIA

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ABSTRACT

Information technology is one of the most promising, growing and developed industries in India. The size of this sector has increased at a tremendous rate of 35% per year during the last 10 years. The contribution of this sector to the Gross Domestic Product is about 8.5%, quite similar to that in United States today. It has created brand value in world as well. But from the point of view of profitability & consistency these are not as good as it is overall industrial sector. They differ from one firm to other. Under the study we have taken the five major players working in the IT sector in India. For the research purpose, there are various ratios which are calculated & further taken into consideration for the different tests. In the study secondary data are used which are collected from internet of all the firms for five financial years from 2008 to 2012. The main objective of study is to analyze the performance of each firm according to their profitability & consistency under the study & give them various ranks according to their performance. The study results confirm that the variables such Gross Profit Margin, Net profit Margin and operating Expenses Ratio, play an important role for measurement of the profitability and consistency of the firm. Thus, it is useful for the measurement of overall performance of various firms under Information Technology industry in India.

WHAT HAS BEEN SOWN HAS NOT BEEN HARVESTED: THE CURIOUS CASE OF FARM SUBSIDIES IN INDIA

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ABSTRACT

Subsidies play a vital role in the economy of a country as they ensure equitable utilization of the resources for the people. Subsidies are a part of a comprehensive plan towards the essential goal: feeding more people. At the same time subsidies are not without consequences as they have reported to have led to the deterioration of resources which otherwise would not have been so had the farmers made to use the resources without subsidies. This paper tries to bring out the importance to agricultural subsidies by the world nations and India in particular over the years. Apart from showing whether subsidies have resulted in the deterioration or over exploitation of resources, the paper also lists out the cross border effects of subsidies. It also shows that the subsidies have led the governments to compromise on the need of public investments. The paper recommends that there is an urgent need to put into effect an expenditure switch from subsidies to investment to lift Indian agriculture from its current stagnation. The most alarming aspect of the surging subsidies is not the size, but the manner and purpose of spending on them. Subsidies provided in India suffer from both inclusion error (wrong kind of people benefiting) and exclusion error (deserving people left out of subsidies). It recommends that three Ts are important to make subsidies efficient: transparent, targeted and temporary. It also recommends that subsidies need to be differential for rain-fed and perennially-irrigated farms. The amount of subsidy must also be inversely propositional to increase in the size of land holding.

ANALYSIS OF VARIOUS POULTRY SOCIETIES IN VARIOUS DISTRICTS OF JAMMU & KASHMIR STATE

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ABSTARCT

Poultry business has been done from ages. The old perspective suggests an unorganized market of poultry business. But now due to multiple and revolutionary changes in other related business practices poultry business is also moving towards new business dimensions and shifting from unorganized policy to an organized policy. Now a day's along with private business owners, Govt. also has initiated to support the poultry business. The Govt. and other supporting agencies have been preparing a detailed plan for providing financial and other supporting assistance to people engaged in poultry business. Present study seeks to analyze the business of various poultry societies in various districts of Jammu and Kashmir State. The study also analyzes the membership pattern and raring capacity maintained by the poultry societies in Jammu and Kashmir State. The study further seeks to analyze district wise project cost of poultry societies being sanctioned by Govt. of Jammu and Kashmir.

SHG – BANK LINKAGE PROGRAMME IN ANDHRA PRADESH: A SWOT ANALYSIS

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ABSTRACT

Self Help Group – Bank Linkage Programme (SBLP) is the largest Microfinance programme in the world. Since the launch of the Pilot Project in 1992 by NABARD and MYRADA, more than 103 million poor households have been covered under this programme by linking 8 lakh SHGs with banks under the provision of MF Services. Andhra Pradesh has always been in the forefront of the programme and its share peaked during 2003-04 at 64.95 per cent. The share is gradually coming down as other states are picking up. Even today, Andhra Pradesh has been maintaining its dominant position in SHG share and credit disbursement. Andhra Pradesh has innovated the NABARD's programme by making it Women Centric with high success rate in terms of loan disbursals and repayment. More than 10 million households have come under the umbrella of the programme with SERP being the monitoring agency. Considering the high success ratio, field study has been carried out across 4 districts of Andhra Pradesh viz: Vizianagaram, Guntur, Mahboobnagar and Anantapur. 936 beneficiaries of the programme with more than 5 years of SBLP membership have been interviewed through a Structured Schedule to measure the Programme's impact on a 5 Point Likert Scale on Before and After Scenario. The sample has further been segmented into Rural and Urban. The results have been analysed and the SWOT Analysis of the Programme is arrived at.

A STUDY OF ISSUES AND CHALLENGES WITH REFERENCE TO THE WOMEN EMPOWERMENT IN INDIA

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ABSTRACT

During the Vedic age, more than 3,000 years ago, women were assigned a high place in society. They shared an equal standing with their men folk and enjoyed a kind of liberty that actually had societal sanctions. The ancient Hindu philosophical concept of 'shakti', the feminine principle of energy, was also a product of this age. Marriage was an established Institution in the Vedic Age. It was regarded as a social & religious duty-, it was not taken as a contract. The husband-wife stood on equal footing and prayed for long lasting love and friendship. There is no mention of Purdah system. However, the society is changing a lot these days in terms of acceptance of the many roles of women as professionals, as bread-earners in families and as independent thinking individuals. Women have proved themselves as equals in many professions as well as proved themselves even better suited than men. On the other hand, female foeticide, dowry deaths and domestic abuse provide a macabre background of primitive barbarism. In the typical Indian Society, you find that there are still expectations and assumptions about women that are not so much relevant to their current status, but a clear hangover from our suppressive past. This may be more obvious with traditional women or women in rural societies, but it is extremely prevalent in urban ones as well.

INFLUENTIAL FACTORS OF CEMENT CONSUMPTION IN INDIA FOR 2011-12

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ABSTRACT

Indian cement industry is the second largest in the world. The Indian cement industry witnessed an unprecedented growth as a sequel to the liberalization policies the Government initiated with partial decontrol in 1982 culminating in total decontrol in 1989. The demand for cement mainly depends on the level of development and the rate of growth of the economy. The industry had achieved World Class Energy Efficiency rating. This research intends to highlight the cement consumption in India. The growth of the industry for the year 2011-2012 is described with certain influential factors for cement consumption. This study analyzes the effects of various factors such as economy, government initiatives, price escalation etc on cement consumption in India. Based on these factors, qualitative analysis is performed by collecting secondary data.

WOMEN IN HANDLOOM INDUSTRY: PROBLEMS AND PROSPECTS

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ABSTRACT

Recent days, women's empowerment has become a growing concern both at the national and international levels on the subjugated, the disadvantaged and status of women in the society. In India, this concern i.e. women's empowerment has to be focused mainly in non formal sectors, where the women's work force is predominant. One among them is handloom sector. It is one of the largest economic activities, after agriculture, providing direct and indirect employment as well as being predominately a non-farm activity. It has passed on from generations to generations. With the wake of industrialization, our country's own Power loom and Khadi movement totally deteriorated the overall status of handlooms and its weavers. Mainly it burdens the life of women, a major work force in the handloom sector, compared to men. As Jawaharlal Nehru rightly remarked that "the greatest revolution in a country is the one that affect the status and living condition of its women (Sen Gupta, 1974)". Nearly 78% of handloom workers are women, of which the state of Sikkim records the lowest in number, whereas the state of Assam records the highest. Commonly illiteracy and poverty are the two major factors that doubt the elevation and livelihood of these women workers. Thus, the handloom women workers should get benefit from the current scenario; need to move up the economic status in the sector from primary levels. In a whole the purpose of this paper is to familiarize with the current status and livelihood problems of unorganized women handloom workers and also to propose the importance of social protection and security.

NON-FARM SECTOR LOANS BY DINDIGUL CENTRAL COOPERATIVE BANK IN TAMIL NADU

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ABSTRACT

Considering the increased pressure on land, there exists limited scope for increasing employment in agriculture so that employment in the non farm sector becomes an important option. In India, economic opportunities in the non farm sector have also increased. Providing loans and advances to this sector leads to make great impact in the economic status of the rural people. In this paper an attempt is made to analyse the loans and overdue position of the Dindigul District Central Cooperative Bank.

DEVELOPMENT OF WEAKER SECTION OF SOCIETY: A ROLE OF STATE FINANCIAL CORPORATIONS

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ABSTRACT

The state Financial Corporation's (SFCs) are state level financial institutions playing an important role in the development of small and medium enterprises, in their respective states in tandem with the national priorities. The main objectives of SFC's are to catalyze investment, generate employment and to broaden the ownership base of industries. The financial assistance includes term loan, direct subscription to equity capital. A state financial corporation operates a number of schemes of refinance and equity type assistance on behalf of IDBI, SIDBI, Besides they also have schemes for artisans and special target groups such as SC/ST, women, Ex- service men, physically handicapped etc. in tandem with the changing environment. The Present paper is based on role of Sate financial corporations in economically weaker section of the society.

AN EMPIRICAL STUDY ON CONSUMER BUYING BEHAVIOR WITH RESPECT TO CONSUMER DURABLES

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ABSTRACT

The Consumer Durables industry has been witnessing significant growth in recent years, helped by several drivers such as the emerging retail boom, real estate and housing demand, greater disposable income and an overall increase in the level of affluence of a significant section of the population. The industry is represented by major international and local players such as BPL, Videocon, Voltas, Blue Star, MIRC Electronics, Titan, Whirlpool, etc. The research paper surveyed 300 customers from Surat, Vadodra, Ahmedabad and Rajkot and difference in buying behavior in context of education, Income, Occupation, and Employment was statistically tested. ANOVAs and descriptive analysis was used to find the influence of various factors like durability, price, promotional schemes, technology and service on income, occupation and employment status of consumers with respect to consumer durables.

A STUDY ON THE GROWTH OF SCHEDULED COMMERCIAL BANKS IN INDIA

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ABSTRACT

Global economy was growing steadily since 2002 and everything was fine till the beginning of Sep 2008. The economic meltdown started with the bankruptcy of Lehman Brothers in Sept. 2008 and the recession had impacted all the sectors and on the backdrop of recessionary trends in European and other developed countries, the under developed and developing countries had also experienced the pinch. The global financial crisis that emanated from the subprime crisis in the US is however, the deepest in the history since the great Depression in 1930s and it has trangled the global economic growth. It has badly eroded the investor's confidence and has posed a serious threat to the global financial stability. The direct and indirect effect of global slowdown had its impact on India too in the form of reduced money flow and reduced trade. Akin to other emerging economies in Asia, Indian financial sector too has shown remarkable resilience in situation of global financial turmoil because of the healthy, prudent and sound practices of bank capitalization and timely intervention of Reserve Bank of India. This paper aims to study the trends in growth and development of scheduled commercial banks in India in pre and post crisis period.

ROLE OF GRAM SACHIV IN RURAL DEVELOPMENT - A CASE STUDY OF KURUKSHETRA DISTRICT

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ABSTRACT

The most crucial challenge on the eve of India's Independence was to formulate an effective development strategy which was powerful enough to banish poverty and transform the economy. India lives in her villages. The first five-year plan launched on April 1, 1951 emphasised the need for modernizing the rural India. Rural development is considered as a process, which aims at raising agricultural and rural productivity, and community solidarity. The rural development strategy along these lines required the launching of rural reconstruction programmes on ambitious scale to cover all country.

AGMARK CERTIFICATION AND CONSUMERS' PERCEPTION- A STUDY WITH REFERENCE TO MADURAI DISTRICT OF TAMILNADU

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ABSTRACT

In today's commercial sprawling market in India for consumer products it has become a difficult task for the consumer to choose a quality product. In view of the vastness and complications involved in the selling and buying of packed items, the need necessarily arose for a controlling agency to guarantee the quality for the consumer. Such specification has been laid out with regard to industrial products under Indian Standard institution, popularly known as I.S.I. Mark. This paper identify and analyse the level of awareness of consumer about the Quality, adulteration and Agmark in study area.

PERFORMANCE AND PROSPECTS OF HOPCOMS IN KARNATAKA – A DIRECT LINK BETWEEN FARMERS AND CONSUMERS

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ABSTRACT

Horticulture provides excellent opportunities in raising the income of the farmers even in the dry tracts. A significant shift towards horticulture is evident in the state with an increase in area and production. Horticulture provides higher unit productivity and offers great scope for value addition and this sector is taking inroads throughout the length and breadth of the state. Horticulture products have good potential for generating employment in cultivation and in processing, marketing and distributing. They are frequently produced on small farmers thus providing an important source of additional income for poor farmers in developing countries. Horticulture has been acknowledged and identified as one of the growth engines by the government of India and many states in India. It contributes to economic security of the farmer and the country, generates employment for rural masses and conserves natural resources

HEALTH IMPACT OF IRON ORE MINES: A COMPARATIVE STUDY ON MINING AND NON-MINING INHABITANTS OF KEONJHAR DISTRICT OF ODISHA

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ABSTRACT

Minerals resources of a country play an important role in the growth of industrial sector as they constitute an important source of raw materials for most of the basic industries necessitating their exploration from earth. They represent the wealth of a region where they exist. The Mines Act 1952 defines a mine as "any excavation where any operation for the purpose of searching or obtaining minerals has been or being carried on". Thus mining is essentially a destructive development activity where ecology suffers at the cost of economy. The extraction and processing of ores and minerals lead to widespread environmental pollution. As a result people in that area have to suffer many environmental and occupational health hazards. Endowed with vast mineral deposits, Odisha occupies a prominent place in the minerals map of the country both in terms of deposits and production and Keonjhar District is considered to be the mining belt of Odisha. Mineral exploitation cannot be done away with as they are the basic raw materials for development. An attempt has been made in present study to examine the impact of mining activities on the health status of the people through a comparative study of mining and non mining areas based on the primary survey data that was carried out in 20011-12 and contribution of mining to the difference with some policy recommendation to the mining authorities and mining companies to control environmental pollution and mitigate its ill effect on health of people.

IMPACT OF GLOBALIZATION AND LIBERALIZATION ON SCs AND STs IN INDIA- A BIRD VIEW

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ABSTRACT

Present study was based on the secondary sources and explores information on the status of SCs and STs by impact of globalization and liberalization. Globalization may be defined as a process by which international interactions have increasingly greater importance on decision making at all levels: local, regional, national, and international. It is also a powerful driving force in today's processes of economic, social and environmental change in the world. In spite of constitutional safeguard and state intervention in favor of Scheduled castes and Scheduled tribes, their socio-economic condition is deteriorating and the main objective of social and economic equality remain mirage for them. Most of SC and ST population who resides in rural areas are engaged in Unorganized sector as landless laborers become more vulnerable, because of positive discrimination policy could not help them much and the new economic reforms have little or nothing favorable for them in the agenda. The country needs economic liberalization but not at the cost of the fiscal deregulation and concepts of a welfare state. It is desirable that in restructuring of country the equality concern of SCs and STs should be given priority so that they could empower themselves to take benefit of reforms. Strong intervention of the state is essential to protect the weak and disadvantaged sections and to provide level playing ground and an adequate safety net to those who are directly and indirectly affected by new reforms of Liberalization Privatization and Globalization. Therefore the prerequisite to reforms could be distributive justice and the effective implementation in rural India.

TO STUDY THE RELATIONSHIP BETWEEN STRESS-WORK LIFE BALANCE AND WORK ALIENATION AMONG WOMEN EMPLOYEES OF KERALA STATE GOVERNMENT IN TRIVANDRUM DISTRICT

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ABSTRACT

Bureaucracy has always had an eminent and special place in the Indian society. They are the ones who have kept the wheels of government machinery moving, acted as agents for fulfilling the policy of party in power and provided stability to the administration though the governments may be changing. Today we can see a lot of women working in different government departments who are well qualified and are performing well in spite of their busy life schedule. In this light, in the present study an effort is made to identify the causes and impact of stress on the work-life balance and whether the feeling of being alienated is felt by the women employees of Kerala State Government in Trivandrum district. The sample for the study consisted of Women employees working in ten different directorates of Kerala State Government in Trivandrum district. The result of the correlation analysis shows that the variables personal factors, occupational factors and the family related factors have a significant positive correlation with work life balance. The result shows that married women employees have relatively low degree of work life balance as compared with unmarried ones. They tend to have a high degree of stress and based on this study it was found that married employees with low work life balance tend to become alienated from their work too. The implications of the findings of the study are also discussed.

DALITS AND DISTRIBUTION OF LAND IN ANDHRA PRADESH

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ABSTRACT

Indian society is highly stratified with many glaring inequalities among the different social groups. The caste system is one such example which segregated the Dalits and other weaker sections from the rest to an extent that they were denied even the basic human needs and necessities. Interestingly, the absence of freedom of occupation and the stigma of implicit restriction destroyed the economy of the Dalits. As a result, Dalits remained socially out castes, economically dependent, politically powerless and culturally back ward. In order to have glaring understanding on the Dalits cause, this paper bestows a critical view on the access to land for Dalits with special reference to Andhra Pradesh during post independence period. And this paper gives the brief information about Dr. B. R. Ambedker views on distribution of land. And also it explains about Dalits Dependency on Agriculture and Occupational Distribution & Size of land holdings among Different Social Groups, finally this paper summarizes with the overall findings with help of these situations can be viewed in different field based studies in Andhra Pradesh.

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With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

