

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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**WOMEN IN LOCAL GOVERNANCE: A STUDY OF PRIS IN GANJAM DISTRICT**

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**ABSTRACT**

*Women constitute a major part of the population in India. Their role in politics is vital as they have been empowered by the Government of India by the 73<sup>rd</sup> amendment of the constitution by reserving one third of the seats for women in the Panchayati Raj system. It has brought to the historical change in Indian Politics. Even the Government of Odisha has taken a decision to increase the reservation seats to fifty percent for women at the PRI level. This not only empowered their position and status in the society but also affected the areas of politics in India. But, when reservation has been made for them and they have been selected, the question arises whether they are truly represented by the society or guided by the male members of their family? Whether they are the active participants in the election process or are under the control of their husband and other elderly male members of their family? The study attempts to answer all the questions of such types by collecting information from the PRI members who have been elected and elected in the process of local governance. The data have been collected by personal interview method, it has been seen that women act in accordance with the direction of male members in their family. They do not have self confidence to maintain their position in the field of local governance.*

## **MICRO-CREDIT THROUGH REGIONAL RURAL BANKS (RRBs)-A CASE STUDY OF SAPTAGIRI GRAMEENA BANK WITH FOCUS ON CHITTOOR DISTRICT**

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### **ABSTRACT**

*The paper aims at studying the Micro-credit through Regional Rural Banks (RRBs)-A case study of Saptagiri Grameena Bank with focus on Chittoor district. Micro-credit means providing very poor families with very small loans to help them engage in productive activities or grow their tiny businesses. Micro-credit has received an extensive recognition as a strategy for poverty alleviation and for economic empowerment of the poor. In the last few years there is growing importance of micro-credit as it is considered as the most effective approach to economic empowerment of the poor in general and women in particular. Regional Rural Banks (RRBs) were established since 1975 under the provisions of the RRBs Act 1976 with a view to developing the rural economy as well as to creating an alternative channel to 'co-operative credit structure' in order to ensure sufficient institutional credit for rural and agricultural sector. In other words, RRBs were established to take the banking services to the door steps of rural masses especially in remote rural areas with no access to banking services. Basically, RRBs were introduced in to banking sector for the upliftment of rural economy. Though the vast network of bank branches of RRBs may definitely reached to the unreached poor of the rural India, as far the banking and financial services are concerned. The present paper seeks to examine (i) MFI-Bank Linkage Programme, Progress under MFI-Bank Linkage Programme (ii) Progress under Microfinance - Savings of SHGs with RRBs (iii) Progress under Microfinance – Bank loans disbursed to SHGs by RRBs (iii) Progress under Microfinance – Bank loans outstanding against SHGs of RRBs (iv) Progress of Saptagiri Grameena Bank in provision of Micro-Credit in Chittoor district (v) Credit linked, loans disbursed and outstanding loans against SHGs in chittoor district. It is concluded that Saptagiri Grameena Bank is pioneer in lending SHGs. The bank has been continuously standing first in SHGs financing in Chittoor district since inception of the scheme.*



## **ROLE OF PUBLIC PRIVATE PARTNERSHIP IN URBAN INFRASTRUCTURE: A CASE STUDY ON WEST BENGAL STATE IN INDIA**

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### **ABSTRACT**

*Since last decade, rapid urbanisation has augmented the need for urban infrastructure in India. Due to paucity of public funds, Urban Local Bodies (ULBs) have to look for alternative sources for financing their infrastructure needs. Accessing capital markets and Public Private Partnership (PPP) have emerged as viable options to finance urban infrastructure. PPP is a sustained and long-term partnering relationship between the government and private sector for the purpose of providing or provisioning of public services or infrastructure. A number of PPP options have emerged in India and these includes- performance-based service contract, joint sector company to implement and finance the project, a management contract for operations and maintenance and construction cum build-operate-transfer contract. As on 31<sup>st</sup> July, 2011 a total of 758 projects awarded by the Government of India under PPP programme; value of contract being INR 383332 crores. Roads were the leading sector both in number and contract value. In West Bengal state 30 projects were in operation under PPP model and a majority of them targeted for urban development. In this paper the initiative of West Bengal state government in implementation of projects under PPP model for urban development is evaluated on the basis of secondary data.*

# INNOVATIONS AND TECHNOLOGY TRANSFER AS SOURCES OF EMPLOYMENT STRUCTURE TRANSFORMATION BASED ON THE EXAMPLE OF THE VOLVO GROUP

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## **ABSTRACT**

*Technology transfer appears to constitute a crucial determinant which shapes and defines the character of demand for work. It consists of a few phases related to research and development work, defining and monitoring continuous fluctuations observable on the market, and changes in customers' expectations, creating prototypes or assessing the accuracy of an invention designed. Such transfer leads to a multilateral cooperation between business and science, and obviously has an impact on the employment level in many spheres of life. Each phase listed requires various types of employees with a wide range of skills and expertise. Moreover, favorable results of the R&D activity and efficient technology transfer allow a company to start a new production or develop the existing one, thereby enable sales increase, which is naturally followed by employment increase. Innovation clearly determines competitiveness of a domestic economy. At present, innovations along with advanced technologies serve as the basis for the functioning and development of both the greatest world economies, as well as countries characterized by strong competitive foothold and dynamically developing enterprises. Nevertheless, it should be noted that innovation activity may result in the development of any entity that pursues such type of business. This in turn enables companies to create new jobs. Changes in products and product manufacturing processes that become innovation are followed by quality increase or cost reduction. Thus, they improve a company's financial standing, while higher quality boosts competitive advantage of a given entity. In the case of competitiveness of the domestic economy, a bigger number of innovative enterprises translate into an increase of innovative potential of the entire country. Innovations that enable a company to reduce costs related to product manufacturing (product and process innovations) or overhead costs (organizational innovations) may increase its current or future competitiveness. (Świtalski 2005) On the other hand, an increased competition of domestic business entities exerts positive effects on domestic and foreign markets, and yields higher profits from export and multiplies government receipts. Implementation of innovative solutions may produce stable sales increase followed by a surging demand for local raw materials, which is connected with an increased demand for workforce and employment. (Ibidem) Innovation activity provides companies with opportunities to develop, enter new markets or expand into the existing ones, which consequently results in the necessity to create new jobs and determines economic development.*

## **A FACTOR ANALYSIS OF PRODUCT ELEMENTS FOR CONSUMER BUYING PATTERN OF MALE GROOMING PRODUCTS IN SURAT CITY**

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### **ABSTRACT**

*Beauty products are just not meant for females, the global market for male grooming products is about to be \$33 billion by 2015 (Global Industry analysis). Celebrity sportsmen, film stars, models are some offbeat people who are fuelling the interest in men to become more conscious about appearance and habit of improving their physic allure. This behaviour has led market to expand wider and overseas. The major objective of this study is to understand purchasing behaviour of the male while buying male grooming products. The study also focus on most important influencing aspect of buying behaviour that is factors which affects the buying of male. The research study is of descriptive in nature and has used quantitative research method. A non-probabilistic convenience sampling method is employed for selecting respondents form Surat city. The sample size has been consisting of 500 respondents. The close-ended questionnaire was developed for the study. The Statistical Package for the Social Science program (SPSS) version 22 was used in this study for conducting factor analysis. The researchers have been found that Packaging, Store location, price, Brand, quality of products and Celebrity endorsement are the key variables for the male grooming products.*

**RISK MANAGEMENT IN THE BANKS: AN ANALYSIS**

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**ABSTRACT**

*The objective of risk management is not to prohibit or prevent risk taking, but to ensure that the risks are consciously taken with full knowledge, clear purpose and understanding so that it can be measured and mitigated. If a bank can take risk more consciously; anticipate adverse changes and could hedge accordingly; Risk Management becomes a source of competitive advantage, as a bank can offer its products at a better price than its competitors. For formulating effective Risk Management strategies, we need to develop various Risk Management Committees like Credit Policy Committee, Asset Liability Management Committee, and an efficient Management Information System. Besides this, an objective and reliable data base has to be built up for which bank has to analyze its own past performance data relating to loan defaults, trading losses, operational losses, etc., and come out with benchmarks so as to prepare themselves for the future risk management activities. In light of these facts the present paper introduces the concept of Risk Management, its components and the related issues. It then assesses the various Risk Management techniques being followed and the strategies suggested and implemented by banks world over and which are also in line with the Basel Committee recommendations.*

**PASSENGER EXPECTATIONS ON DOMESTIC AIRLINE SERVICES: AN ANALYSIS**

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**DEVIYAKURICHI**

**ABSTRACT**

*Air transportation industry in India is increasing rapidly in recent years. Similarly, the numbers of airline companies and passengers traffics are increasing radically. Thus, searching and understanding the expectations of passengers in airline services are getting importance for airline companies. This study measures and compares differences in passengers' expectations of the preferred domestic airlines. In this study, 400 questionnaires were applied for domestic airline passengers in Tamilnadu. The data were collected by using 5- point Likert type questionnaire filled by the respondents. The findings confirmed that significant differences exist between the domestic flights and passenger groups regarding their demographic factors such as age, gender, educational qualification, monthly income and occupation and also family size. Therefore, the author made an attempt to study passengers' expectations on domestic airline services with special reference to state of Tamilnadu..*

**INNOVATIVE LEARNING PEDAGOGY IN BUSINESS SCHOOLS**

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**ABSTRACT**

*To meet the demand supply gap of efficient managers, effective management education is need of the hour. Innovative learning pedagogies in Business Schools aim at equipping the budding/ prospective managers with the required skills. There is no prescribed scientific or theoretical framework for the purpose. However, the process of teaching and learning can be more effective, if it can ensure greater engagement of the students. Again, if the element of enjoyment is embedded in the process of learning, it may lead to greater student involvement. The paper attempts to highlight the importance of innovative learning pedagogical tools with special focus on i.e. Project Based Learning, Immersion Oriented Learning and Co-operative Learning in Business Schools. The conceptual framework have been developed taking the aid of the existing literature.*



**APPRAISAL OF INDIA'S LUXURY MARKET**

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**ABSTRACT**

*Luxury as a concept is not alien to India. It has a long tradition of luxury consumption dating back to the 1900s with the maharajas who had a penchant for Rolls Royce coaches, suitcases from Louis Vuitton and bespoke neckpieces from Cartier. Throughout history luxury has played a significant role in society by being a clear indicator of social class. The market for luxury products in India is a gold mine. With a booming economy and its growth as an economic power to reckon with, India is the newest and most challenging target for luxury goods manufacturers worldwide. India is being viewed by luxury giants as one of the key markets from where future growth can emerge. India is home to some of the richest people in the world, with the fastest growing high net worth individuals (HNIs) in the Asia- Pacific region living here. The Indian luxury market is the beacon of the future, with a number of international brands vying to design, develop and deliver the high-end goods and services that India consumers want. To do so, they are being forced to build their distribution and to spur consumer interest in products that aren't familiar to many Indian shoppers. The paper seeks to understand the concept of luxury and analyse the luxury market scenario in India.*

**ROLE OF MICRO FINANCE IN OVERALL DEVELOPMENT OF SHGs**

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**ABSTRACT**

*Micro-finance interventions are well recognized over world as an effective tool for poverty alleviation and improving socio-economic status of rural poor. In India too, micro-finance is making headway in its effort for reducing poverty and empowering rural women. Microfinance through the network of cooperatives, commercial banks, regional rural banks, NABARD and NGO's has been largely supply-driven and a recent approach. Microfinance institutions are, other than banks, engaged in the provision of financial services to the poor. More focus should be on micro-finance through SHGs, however, credit accessibility to poor through SHGs has enhanced tremendously and recovery is comparatively higher. Rural women play a significant role in the domestic and socio-economic life of the society and therefore, national development is not possible without developing this segment of the society. The review of studies related to credit accessibility to women simply demonstrates that the direct access to institutional credit to rural women is very limited and there is sex bias in extending the credit to them. However, women from the non-farm sector have better access to banks than the women working in the farm sector. Even, male members of women borrowers have greater influence on accessibility to credit utilization and its repayment. The SHGs became a regular component of the Indian financial system since 1996. The SHGs are small, informal and homogenous groups. These groups have proved as cyclic agents of development in both the rural and urban areas. This paper mainly focuses on the SHGs after being formed how they start collecting a fixed amount of thrift from each member regularly. After accumulating a reasonable amount of resource, how the group starts lending to its members for petty consumption needs. With what pre-requisites of the group thus the bank be satisfied, alike (i) genuineness of demand for credit (ii) credit handling capacity of the members (iii) repayment behaviour within the groups and (iv) the accounting system and maintenance of the records and what kind of benefits the SHGs are expecting just like (i) savings mobilized by the poor (ii) access to the required amount of appropriate credit by the poor (iii) meeting the demand and supply of credit structure and opening of new market for financing institutions (iv) reduction in transaction cost for both lenders and borrowers (v) tremendous improvement in recovery (vi) heralding a new realization of subsidy less and corruption-less credit and (vii) remarkable empowerment of poor women.*

## **CUSTOMERS PERCEPTION TOWARDS HOUSING LOAN: A STUDY WITH REFERENCE TO STATE BANK OF INDIA IN MAYILADUTHURAI TOWN**

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### **ABSTRACT**

*Today home is important one for every human being. Since home life affected the very foundations of an individual's life, the house becomes an integral part of it. The first step in house construction is collecting money to own a house. These days one need not have ready cash to start house construction or buying of house. So many banks and financial institutions through which one can easily avail of housing loan at reasonable rate of interest. The government of India has been continuously trying to strengthen the housing sector by introducing various housing loan scheme for rural and urban populations. Therefore, the purpose of this paper is to analyse the customers perception regarding housing loan of SBI with reference to Mayiladuthurai town.*

## **A COMPARATIVE STUDY OF RISK AND RETURN: A CASE STUDY WITH REFERENCE TO IT, TELECOM & AUTO SECTOR COMPANIES**

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### **ABSTRACT**

*The objective of maximizing return can be obtained when one incurs higher risk before selecting a firm for investment, risk involves in the particular security and the return potential of the stock should be considered. Generally, the relationship of risk and return trade off prevails between the two companies selected from IT sector, Infosys Ltd. is highly recommended. Also, as far as the telecom sector companies under study are concerned Airtel Ltd. is better performing than Idea Cellular as Airtel is having better risk return trade off. Between the two companies of automobile industry, Bajaj is recommended in comparison with Hero Moto Corp. Based on the mean variance approach in the research it is concluded that the return of Infosys is more as compared to TCS Ltd. as well as Infosys is less risky as compared to TCS Ltd. The coefficient of variation of Infosys Ltd. is less as compared to TCS Ltd. Therefore, to invest in Infosys is highly recommended as far as IT sector is concerned. The return of AIRTEL is more as compared to IDEA CELLULAR. Also IDEA cellular is more risky than AIRTEL. The overall coefficient of variation of AIRTEL is lesser than IDEA CELLULAR. Therefore, the study reflects that as far as the telecom sector is concerned, it is better to invest in AIRTEL as compared to IDEA CELLULAR. In the given study the return of HERO MOTO CORP is less than BAJAJ Ltd. and BAJAJ Ltd. is less risky than HERO MOTO CORP also. Therefore, it is highly recommended to invest in BAJAJ Ltd as compared to HERO MOTO CORP.*

## PERFORMANCE OF LAND PURCHASE PROGRAMME IN KARNATAKA: WITH SPECIAL REFERENCE TO SC's AND ST's

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### ABSTRACT

*Scheduled Caste (SCs) and Scheduled Tribes (STs) are the most disadvantaged groups of the Indian society. Land purchase scheme the landless agricultural labourer is provided with a scheme to purchase land. Land purchase programme is carried mainly to help the landless agricultural labourer SC/ST person to improve their economic condition by taking up gainful economic activities. In this context, the present study to find the most benefited community under the LPP for SC/ST Corporation in Karnataka. The study shows that The Land Purchase Programme helped the beneficiaries to aquair assets. There income creating assets so it implies that the asset creating and capability building empowerment programme for SC /ST are both productive and welfare augrumenting. Hence, the SC/ST development programmes constitute a beginning and not a complete attempt to tackle the problems of underdevelopment and human poverty of the SC/ST population of India and Karnataka.*

**GLOBALISATION AND RURAL WOMEN IN INDIA: A CRITICAL EVALUATION**

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**ABSTRACT**

*In developing countries like India, agriculture is considered to be the backbone of economy and women play a pivotal role in agriculture. There is a greater involvement of women under agricultural operations along with household responsibilities. It is an estimation that about 70% of the farm activities are carried out by women. Unfortunately their role is never appreciated, though women play a significant and crucial role in agricultural development and allied fields including in the main crop production, livestock production, horticulture, post harvest operations, agro/ social forestry, fisheries, etc. With India changing nature of its economy and opening it to the world, the condition of rural agrarian women worsened. The study of impact of globalisation on women is important because they represent almost half the population. The policy of globalisation loses its significance if women are not benefited as they are the integral part in the process of economic development. This paper analyses the changing patterns of gender inequality and problems faced by rural agrarian women in the post-reform era. The paper is divided into four parts. The first part of the paper gives a brief introduction about the role played by the women in Indian agriculture. Second part throws light on the status of rural agrarian women in India. The third part critically evaluates the impact of globalisation on status of rural women in India. And the last part comes up with conclusion and recommendations based on the evaluation.*

**WORLD**



**WEBSITE USAGE FOR IMPROVED GREEN MARKETING COMMUNICATION**

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**MUMBAI**

**ABSTRACT**

*This study aims at understanding websites usage for improving green marketing communication in Indian context. Methodologically, secondary data was collected by accessing corporate websites of companies operating in India drawn from a purposeful sampling of 14 companies ranked among 1000 companies in India by Business Today in 2011 according to their market values. The data was used to develop 22 caselets to understand how websites are used for an improved green marketing communication. Analysis of these caselets revealed several approaches of website usage for green marketing communication and the communication practices identified as (i) engaging consumers' emotions with green product offerings, (ii) Engaging with innovative mobile applications, (iii) Communicating environmental attributes of green products, (iv) Communicating pricing, (v) Enabling two-way communication, (vi) Facilitating retailing, and (vii) Creating future consumers. The study limited for its sample size and secondary data though contributes towards developing an understanding on website usage for improved green marketing communication.*

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