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THE ECONOMIC RATIONALE OF GOLD IN INDIAN CONTEXT

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ABSTRACT

As the ever growing demand for gold gradually started to exert tremendous pressure on India's external balance, government initiated an array of measures to curb the imports. Since independence, the domestic gold market was regulated through Gold control Act. From the 1990s reforms it is increasingly liberalized. As the internal availability is very limited, most of the consumption demand is generally met through imports. Today it stands second in the import basket. Despite a slew of trade and exchange rate policies, current account deficit run into trouble. This paper attempts to identify and pinpoint various influential factors on demand front and also ascertain the impact on the external balance. The study is exploratory and broadly qualitative in nature based on review of mainly RBI and World Gold Council (WGC) studies engaged with both primary and secondary data. The results are quite surprising. Possession of gold is a symbol of social status, wealth and prosperity. It has emotional, cultural and financial value, which supports demand across generations. Gold is an integral part of the Indian lifestyle and is the only saviour during distress period. Gold demand is price inelastic. But higher imports have adverse impact on external balance. After all, Indian life is enshrined with gold.

A STUDY ON APPLICATION OF BALANCED SCORE CARD TO THE DEPARTMENT OF COMMUNITY MEDICINE IN MEDICAL COLLEGE & HOSPITAL

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ABSTRACT

Background: Kaplan and Norton's balanced scorecard (BSC) has become a widely used framework for performance measurement. A balanced set of integrated performance measures reduces the map into a series of objectives, targets, measurements and initiatives.² The four generic perspectives are financial, customer, internal and learning & growth are considered. Hence, this study was conducted keeping these aims & objectives in mind to identify possibilities of application of Balanced Score Card to the Department of Community Medicine in a Medical college & General Municipal Hospital for the first time. Methodology: This descriptive study was carried out from June - Sept 2013. All students of IIIrd / Ist MBBS were selected for satisfaction survey. Patient's feedback was obtained with the help of satisfaction survey at OPDs runned by the department. Results: Customer Satisfaction: Medical students and Patients satisfaction level of 78% and 84% which can be increased to target 95% by teaching-learning methods, enhanced quality care. Internal Processes: attendance rate from 77% can be increased to 100% by giving timely and regular feedback to students. Maximising skill development clinically and public relations, ensuring staff empowerment and accountability Learning and Growth: Maximum utilisation of teacher's skill, knowledge, experience and provision of innovative teaching learning aids and methods. Conclusion: Drawing balanced score card would help to translate departmental strategic objectives into coherent set of performance measures. With a boom in the healthcare industry, it's a high time for the Indian Healthcare industry to adopt the best global Practices like Balance Score Card.

HUMAN RIGHTS CONDITION OF ELDERLY PEOPLE: THE RURAL BANGLADESH CONTEXT

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ABSTRACT

The paper is an outcome of a qualitative research study undertaken in rural area of Bangladesh. The study was designed to examine human rights condition of the elderly people, particularly elderly rights abuse and violation. A total of 50 rural elderly people were chosen for the study by using convenience sampling procedure. Qualitative interviewing through in-depth individual interviews, partial participant observation followed by focus group discussions with elderly people and key informants was applied in data collection. The study findings showed that elderly rights abuse was associated with neglect, deprivation and exploitation of the elderly. Out of total elderly people, 80 percent were found to experience lack of right to a standard of living adequate for health and wellbeing including food, clothing, housing, medical care and necessary social services. In particular, they encountered insecurities in the event of unemployment, sickness, disability, widowhood or other lack of livelihood. Thirty percent elderly people reported physical torture and emotional abuse perpetrated by family members. The elderly people who lived alone after death of spouse experienced highly negligence, economic and psychological abuse. Due to less power on properties, high dependency on children, the elderly people were subjects to economic rights abuse. About 40 percent elderly people were forced to surrender property rights to children. Particularly, elderly women were subjects to more economic and psychological abuse. In the event of illness, they were to experience inadequate supply of foods, medical care and emotional support. In the case of elderly recreation, majority had no access to modern recreational equipments except participation in "ADDA", a gathering and gossiping with neighbors, grand sons or daughters. Participation in family decision making and socio-cultural activities were found very insignificant. In fact, the human rights condition of the elderly people in terms of protection, participation and image was found very poor.

ORGANIZATIONAL COMMITMENT AND OCCUPATIONAL STRESS OF EMPLOYEES IN PUBLIC SECTOR BANKS: A COMPARATIVE STUDY OF SBI AND PNB BANKS

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ABSTRACT

Organizational commitment has been defined as a psychological state that characterizes an employee's relationship with an organization and has implications for the decision to continue membership of the organization. Occupational stress can occur when there is a discrepancy between the demands of the environment/workplace and an individual's ability to carry out and complete these demands. The present is a comparative study of organizational commitment and occupational stress level of employees of State bank of India and Punjab National bank. The sample consisted of 168 employees from the different branches of selected banks of which 92 were from SBI (State Bank of India) and 76 from PNB (Punjab National Bank). Assessment of Organizational Commitment was done using Organizational Commitment Scale by Allen & Mayer and Occupational Stress is assessed by Occupational Stress Index developed by A.K. Srivastva and A.P Singh. The obtained data was analyzed using the statistical techniques of Independent t-test to see the difference among employees of SBI & PNB on the Organizational Commitment and Occupational Stress level. The result indicates that the employees of SBI & PNB do not differ significantly on Organizational Commitment scale but employees of SBI are more stressful as compare to PNB.

RESILIENCE: SELF ASSESSMENT OF MANAGEMENT STUDENTS – A STUDY CONDUCTED IN A BUSINESS SCHOOL

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ABSTRACT

Resilience is a critical trait required in today's world both professional and personal. Various theories such as developmental cognitive and psychodynamic, stress on the importance of resilience in individual life. The role of resilience in managerial life is worth looking in to. Managers need to be more resilient so that they can bounce back from the loads of pressures and adversities they encounter in business. Business requires specific mindset to meet the demands of the work place environment. In this context there is a need to understand the resilient quality of a manager against his/her personality traits and thinking pattern. With this assumption, the research is designed to examine resilience of management students. Management students would aspire to work in professional organisations or hopefully some would turn into entrepreneurs. The focus of the paper is to assess and measure different attitudes, habits and traits of management students that are associated with resilience. The Resilience Self-Test by Elizabeth Scott was used. The Study was conducted on a sample of 107 management students. Eleven resilience variables, crucial for understanding and dealing with resilience were studied. SPSS 17 is used to analyse the data. Management students need to demonstrate high resilience along with academic knowledge for them to be seen as competent potential employees by hiring managers. Academic rigour and pressure also necessitate the need for students to demonstrate high resilience.

ACHIEVING INCLUSIVE GROWTH THROUGH MGNREGA AMONG THE RURAL POOR IN INDIA

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ABSTRACT

The focus of the government in recent years has shifted from promoting Incredible India to building Inclusive India. Inclusive growth needs to be achieved in order to reduce poverty, to create additional gainful employment and other social and economic disparities, and also to sustain economic growth. Inclusive growth thus seeks to broaden the flow of benefits of policies towards the currently excluded sections. However, for achieving inclusive growth, it is essential that the diffusion of opportunities be supported with good governance and accountability. Now, the planning commission included inclusive growth for the poor in the growth and development process. MGNREGA is one of the important acts for the rural people to include in the growth process. It is helpful in reducing poverty in rural areas by providing 100 days guaranteed wage employment and to create infrastructures and helpful in raising the standard of living of the rural people by under taking Labour-intensive tasks like creating infrastructure for water harvesting, drought relief and flood control. In this back ground, the present study made an attempt to assess the need and importance to build Inclusive India and emphasizes on its imperativeness on inclusive growth and aims at examining the effectiveness of MGNREGA on excluded section of the rural areas. It presents the opportunities available for building an inclusive India. The main objectives of the study are to examine the impact of MGNREGA on some of the social and economic factors of the rural people such as employment and wages. The study is based on secondary data and some of the findings of the study on aforesaid objectives to be discussed in the paper.

TALENT RETENTION STRATEGIES FOR SUCCESSFUL ORGANIZATIONS

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ABSTRACT

Talent management is the process of attracting, selecting, training, developing, and promoting employees throughout the institution. The focus is on obtaining and developing talent ensures that the staffs have the tools, support, and resources necessary to perform well; that they are properly motivated and compensated; and that they are ready to transition into leadership roles as appropriate. Staffs become valuable assets because, over time, they develop the necessary core competencies and internalize institutional core values. This session will highlight how and why institutions should embrace talent management to obtain and retain the best talent available for the success of their organization. Utilizing data from 260 multinational enterprises (MNEs), this paper helps redress this deficit. Specifically, this paper explores the extent to which MNEs engage in Global Talent Management (GTM) and deciphers some of the factors which may explain the use and non-use of GTM practices. We find the size of the MNE has a significant effect on GTM system usage – larger MNEs are more likely to undertake GTM. Other significant, positive influences include whether products or services are standardized regionally or globally, and if the MNE has a global human resources policy formation body. Of considerable interest is the finding that MNEs operating in the low tech/low cost sectors are significantly more likely to have formal global systems to identify and develop high-potentials.

CORPORATE SOCIAL RESPONSIBILITY AND COMMERCIALISATION OF AGRICULTURE IN INDIA: AN OVERVIEW

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ABSTRACT

India is predominantly an agrarian economy. Indian agriculture is characterized by millions of small and marginal farmer with uneconomical landholding facing a myriad of difficulties to sustain their livelihood. The issue of small farmer's empowerment and development as one of the main avenue of poverty reduction remains challenging. The challenge is to ensure that they would participate in and contribute to agricultural and rural growth, by providing them a level playing field. In India, the government as a part of liberalization drive has been encouraging a turn towards the concept of commercialization of farming business through contract/corporate farming like the western countries and made substantive legislative changes to facilitate its proliferation. These farming practices were envisaged as the most efficient with a combination of timely, quality and cost effective delivery of industrial inputs, but it is also true that dealing with small farmers is very susceptible in nature. The experience of contract and corporate farming across the world suggests that, it is not harmful, but how it is being practiced in a given context of the country's situations, is very important. There is a great concern regarding the ability of the small farmers to survive in the changing environment of agri-business as it sounds like a win-win situation for both farmers and companies by creating direct linkages between the farmer and the market through agro-business corporations, thereby eliminating the exploitive middlemen and guaranteeing the farmers, an assured and high income. But the problem is that the vast majority of the rural population is ignorant, they were still not in a position to know what is in their welfare and in such a situation depending on external agencies would prove havoc. So, it is imperative to go through the success and failure of these new ventures in the framework of the "moral economy of commercialization of agriculture" and an increasingly need of corporate social responsibility in Indian agriculture. The concept of sustainability has recently gained attention in the agribusiness sector, due to a widespread discontent with the corporate practices and agricultural sustainability. There emerges, a concept of corporate social responsibility in an agri-business framework as it is heavily needed in the Indian agriculture due to the precarious situations created by large companies in India. Corporate social responsibility (CSR) is a concept whereby companies integrate social and environmental concern in their business operations and in their interaction with stakeholders solely on a voluntary basis. Against this backdrop, the aim of the present paper is to examine the rationale and relevance of the advent of contract and corporate farming for the small farmers in the context of commercialization and globalization.

ENTRY MODES' CHOICE OF FOREIGN FIRMS IN ETHIOPIAN MARKET

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ABSTRACT

Countries and companies are participating in international marketing since global level of marketing has excelled domestic economic growth. Foreign expansions by all kinds of firms are the order of the day. Such expansions can be accomplished through various entry modes. It has been suggested that due to problems with coordinating and reconfiguring resources in an internationally dispersed network, transferring best practice across units, retaining key personnel and exchanging knowledge across geographically scattered units (Anderson, Havila & Salmi, 2001,) a lot of international acquisition and entry choices fail or underperforms (Bergh, 2001; Datta, pinches & Narayanan, 1992). Hence, the kind of entry modes foreign firms need to emphasis have been investigated in the paper. Both qualitative and quantitative methods of data analysis have been employed. Convenience sampling and simple random sampling were used. Forty foreign companies in Addis Ababa who completely filled and returned the questionnaire have been taken for analysis. The collected data was analyzed using mean, percentage, and rankings. The internal and external factors influencing entry mode were studied. The results of the findings show the important factors considered from Ethiopian context for entry mode choice of foreign firms to enter Ethiopia are control level of entry-mode, investment relatedness of line of business, firm's size, firm's experience in international marketing, and others. Rankings of sub components of political, socio-cultural, economic, and technological factors have been made separately. Furthermore, companies' interview made on major entry modes issues signifies some important points.

A COMPARATIVE STUDY ON THE SERVICE QUALITY OF BANKS WITH REGARD TO OCCUPATION AND INCOME OF THEIR CUSTOMERS

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ABSTRACT

The entry of information technology into the banking industry has created a revolution in this sector. To beat one another, service providers viz. public sector, private sector and foreign sector banks launches new kind of technological application into banking services every day. In this situation, expectations rise and customers become more inclined towards the quality of service aspects. Thus, ultimately it is the service quality that differentiates the best banking out of the average one, in the coming days. This research adopted a survey questionnaire based on the amended Banking Service Quality Scale. It included five service quality dimensions, broken down into 28 statements, for capturing the wide range of services offered by the three banks namely public sector, private sector and foreign sector banks. The research findings show that there are significant differences among the Indian private, public and foreign banking sectors in terms of customer perceptions of service quality and the degree of importance attached to various dimensions of service quality.

PRE AND POST-MERGER FINANCIAL PERFORMANCE ANALYSIS OF RELIANCE POWER LIMITED

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ABSTRACT

Mergers and acquisitions are strategic decisions leading to maximization of a company's growth by enhancing its production and marketing actions. A merger results into an economic gain when the combined firms are worth more together than as separate bodies. The present study made an effort to analyse pre and post-merger findings and implications on the company Reliance Power Ltd. (R-Power). It was established to develop, construct and operate power projects in the Indian and international markets. Reliance Natural Resources Limited (RNRL) was an Indian energy company involved in sourcing, supply and transportation of gas, coal and liquid fuels. It was merged with Reliance Power in 2010. The present study examines the comparative difference between pre and post-merger implications on the company R-Power in terms of profitability, solvency, liquidity and market valuation standards. Accounting technique of ratio analysis and statistical tool of averages were used for evaluation. The results specified a significant positive value creation to the surviving company R-Power. The inference of the results will deliver new proposals for the future and leads to greater value creation.

A STUDY ON THE OPERATIONAL RATIO OF THE DISTRICT CENTRAL COOPERATIVE BANKS IN TIRUNELVELI REGION, TAMILNADU

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ABSTRACT

In the modern world technology plays an important role in banking sector. Banking is one of the largest financial institutions constantly explores the opportunity of technology enabled services to provide better customer experience and convenience. DCCBs occupy a place of significance in the cooperative credit delivery system. They act as a spokesperson of the cooperative movement at district level. Inefficient functioning of cooperatives is due to bad debts, excessive overdue or otherwise investment. Therefore, the financial management occupies an importance place as the functions of these institutions. Hence, the analytical study on the Operational Ratio of District Central Cooperative Banks in Tirunelveli Region has been undertaken. The results of the study will help in identifying the lacuna if any in the financial performance of the DCCBs and to frame financial policies and programme to the benefit of the banks and the community.

A COMPARATIVE STUDY OF EMPLOYMENT PARTICIPATION IN PUBLIC AND PRIVATE SECTOR IN INDIA

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ABSTRACT

This article is an attempt to study about Indian corporate sector and their role in Indian economic development especially in employment participation. The study is based on the secondary data of public sector and corporate sector, especially secondary data of employment participation rate and its trend. Other sources like economic review report, planning commission appraisal report, RBI publication etc also used. The study is based on almost 10 years secondary data from 1990 to 2011. The main objectives of the study are: i) to find out the employment participation in public and corporate sector ii) to compare male and female employment participation in corporate sector and public sector iii) to analyse the employment participation in industrial sector iv) and to find out increasing role of private sector in employment generation and economic development. The study reveals that from 1995 to 2005 the employment participation had been decreasing. While in 2006 it remarked a small increase, then again there had been fluctuation in employment participation and reached at a lower level. The highest employment participation was in 1995 and lower participation rate was in the year 2011. The overall tendency shows that the employment participation in public industrial sector had been declining. On the other hand, in corporate sector from 1995 to 2000 the employment participation rate shows an increasing trend. But 2003 onwards until 2004 it had been decreasing. While 2004 onwards it remarked a large increasing tendency and reached at highest point 114 in 2011. Finally the study reveals that female work participation in industry is much lower while compare with male in all the years but both male and female work participation in industry is growing in India from 1995 to 2011.

PERFORMANCE EVALUATION OF TOP PERFORMING MUTUAL FUND MANAGERS: AN ANALYTICAL STUDY FROM INDIA

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ABSTRACT

The present study is an attempt to evaluate the stock selectivity and market timing skills of Indian mutual fund managers from the period of January 2008 to March 2014. The study has adopted Jensen's model, Treynor-Mazuy's(TM) model and Henriksson-Merton's(HM) model for the analysis . In this study, we have evaluated the performance of fund managers of top fifteen equity mutual funds of India .The results indicate that the mutual fund managers neither have stock selectivity skills nor they are able to time the market correctly. It signals that they should adopt specific investment strategies as well as market timing techniques to enhance the portfolio returns. Moreover, if these practices are adopted by the managers, it will attract the attention of the Indian investors towards the mutual fund industry.

IMPACT OF DIVIDEND ANNOUNCEMENT ON STOCK RETURNS: A STUDY WITH REFERENCE TO DIVIDEND ANNOUNCEMENTS OF BANKING AND NON-BANKING SECTORS IN INDIA

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ABSTRACT

Banking sector is the most prominent sector of the financial system in India. Remarkable progress has been made with respect to the banking sector in the post liberalization period. The financial health of the commercial banks has improved manifolds with respect to capital adequacy, profitability, and asset quality and risk management. Further, deregulation has opened new opportunities for banks to increase revenue by diversifying into investment banking, insurance, credit cards, depository services, mortgage, securitization, etc. Liberalization has created a more competitive environment in the banking sector. In the same context one cannot ignore the role of Non-bank financial companies (NBFCs) that provide banking services without meeting the legal definition of a bank, i.e. one that does not hold a banking license. NBFCs offer most sorts of banking services, such as loans and credit facilities, private education funding, retirement planning, trading in money markets, underwriting stocks and shares, TFCs(Term Finance Certificate) and other obligations. These institutions also provide wealth management such as managing portfolios of stocks and shares, discounting services e.g. discounting of instruments and advice on merger and acquisition activities. The number of non-banking financial companies has expanded greatly in the last several years as venture capital companies, retail and industrial companies have entered the lending business. Indian banks altogether have provided opportunities to investors to invest their funds in the capital market, as most of the banks are listed either on NSE or BSE or both. Investors prefer banking companies as the volatility is comparatively less. In the present study, an attempt is made to analyze the performance of BSE listed banks, under Group A and B, and NBFCs under group A to Z from 1st April 2008 to 31st March 2013. The study is purely based on secondary data. Various statistical tools are being used to make the study more effective.

NIGERIAN JOINT VENTURE AGREEMENT AND PRODUCTION SHARING CONTRACT - PROS AND CONS: A REVIEW OF LITERATURE

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ABSTRACT

Most oil and gas producing states adopt Joint Venture Agreement (JVA) or Production Sharing Contract (PSC) for the exploration and exploitation of their petroleum resources. Legitimate stakeholders in the sector assess the extent of returns and benefits as well as pros and cons associated to each of the agreement in order to determine the most appropriate agreement between the two in the context of their country. Thus, this study reviewed and assessed joint venture agreement and production sharing contract adopted by Nigeria in the course of exploring its petroleum resources. In particular, the study gauged pros and cons of the two agreements (PSC and JVA) with the view to assessing which between the two agreements is appropriate for Nigeria taking environmental characteristics into consideration. A literature based methodology was adopted, whereby provisions of the two agreements and other related literature were critically analyzed. The findings suggest that, taking Nigerian environmental characteristics into account, Production Sharing Contract is most appropriate for the exploration of Nigerian oil and gas resources compared to the Joint Venture Agreement.

EFFECTS OF SUPPLY CHAIN COLLABORATION: A STUDY OF AUTOMOBILE MANUFACTURING COMPANIES IN INDIA

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ABSTRACT

Researchers, consultants and practitioners are of the view that manufacturing companies should collaborate with their suppliers and customers. This paper seeks to investigate the same in the context of automobile manufacturing companies in India. This paper examines the collaborative relationship between automobile manufacturers with its suppliers and customers with the view of finding the effects of supply chain collaboration. It is based on the survey results of 192 responses received from logistics managers of various automobile manufacturing companies registered under society of Indian automobile manufacturers (SIAM). The results of the study demonstrate the positive effect of collaboration in supply chain. However, some of the barriers need to be addressed. This research is based on single industry/country, therefore generalization of the results to other industries or country may be limited. Lower logistic cost, improvement in services and increase in competitiveness are the main effects observed as a result of supply chain collaboration in automotive industry. Therefore, managers and practitioners can learn to obtain optimal benefits from this kind of relationships. The value of the paper lies in the fact that this study is an attempt to fill the large gap between case study based results and empirically tested ones.

RELATIONSHIP BETWEEN SUSTAINABLE DEVELOPMENT AND CORPORATE SOCIAL RESPONSIBILITY

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ABSTRACT

This research work discusses how our environment has great importance for our life and planet. So it must be given great importance for its safety. As per as our present understanding the Sustainability is essential for all of us to survive and it is essential to bring into play the sustainable development ideology in every part of our life. Sustainable development is a development that does not wear down environmental, public or political aspects on which it depends, but it clearly approves environmental restriction in the trade and industry action framework and it has full understanding for support of our requirements. This paper summarizes the circumstances for sustainable development, ways, processes and techniques to solve the ecological problems and the responsibility of corporate houses at the environmental part.

HIGHER EDUCATION AND GROSS DOMESTIC PRODUCT IN INDIA: AN EMPIRICAL INVESTIGATION

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ABSTRACT

The study attempts to assess the growth of higher education in India over the period 2001-02 to 2010-11. Further the study examines the relationship between gross enrolment ratio (GER) in higher education and gross domestic product (GDP) at constant prices. In addition, an attempt is made to know the impact of GDP on total enrolment of higher education in India over the said period. The study depicts that, Indian higher education has witnessed phenomenal expansion during the last decade. Today, it has one of the largest higher institutions in the world and second largest in terms of enrolments. In spite of this, wide variations are observed in GER among different states and union territories in India. The correlation coefficient between the GER and GDP is 0.972 which suggests that two are positively correlated and highly significant. Finally, from the regression analysis it is also revealed that the GDP has significant positive impact on the growth of total enrolment in higher education in the country. Against the findings of the study, it is suggested that public policy should be directed towards the expansion of higher education system in the country. Further, to derive utmost benefits from higher education both by the individuals and society at large, variations in the access of higher education among states and union territories in the country should be eliminated.

RURAL NON-FARM SECTOR IN INDIA AND THE ISSUES RELATED TO EMPLOYMENT AND POVERTY

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ABSTRACT

Indian agricultural has witnessed structural transformation. The share of agriculture in GDP has constantly fallen since independence. On the other hand the share of non-farm sector has increased both in the employment and in GDP. But agricultural sector still, is the major employment providing sector. With declining share of agriculture in GDP and a somewhat higher share in employment has over the years increased problems for the rural sector. The expansion of non-farm sector certainly shows that its importance has increased as far as employment is concerned. But the rate of shift of population from farm to non - farm sector is quite slow. Poverty is a major concern for the entire country and for the planners from the very beginning. Government has always prioritised poverty alleviation with MGNREGS being the latest step in this direction. In rural areas poverty cannot be solved neither alone by agriculture or by non- farm sector. No doubt non – farm sector has large employment capacity but in India, agriculture dominates employment opportunities, hence making efforts to raise the productivity in this sector together with expanding non-farm sector can help in solving the problem of poverty in rural areas. The present paper throws a light on the role of agriculture as well as non- farm sector in Indian economy. It also analyses the situation of unemployment and poverty in rural area.

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