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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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MAHATMA GANDHI NREGS: TOWARDS EMBRACING FINANCIAL INCLUSION**V.AMBILIKUMAR****HEAD****DEPARTMENT OF BUSINESS ADMINISTRATION & MANAGEMENT
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KERALA UNIVERSITY OF FISHERIES & OCEAN STUDIES
PANANGAD****ABSTRACT**

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) which has come into force with effect from February, 2006 was a novel step towards eradication of poverty in India. The scheme aims to strengthen the livelihood security of rural population by providing at least 100 days of guaranteed wage employment to every household in a financial year. A study was conducted in Alappuzha District of Kerala, the southern-most state in India, with the specific objective of assessing the impact of the scheme on economic empowerment of marginalized groups and women. The study found that scheme helped to open the door of financial institutions for the poor and embraced the beneficiaries into the ambit of financial inclusion and financial literacy. Nearly 20 per cent of the respondents were able to save up to 25 per cent of their wage earnings. This is really a remarkable achievement, particularly considering the fact that some of the workers were forced to borrow money to meet their livelihood, before they become beneficiaries of the scheme. The apparent social benefit is a reduction in the level of indebtedness among the beneficiaries.

PROBLEMS AND PROSPECTS OF FRUIT PROCESSING INDUSTRY: A STUDY WITH REFERENCE TO CHITTOOR DISTRICT OF ANDHRA PRADESH

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ABSTRACT

The food processing sector is of the great importance to India's development, for it establishes a vital linkage and synergy between the two pillars of the economy-Industry and Agriculture. The enormous growth potential of this sector can be understood from the fact that food production in the country is expected to double in the next 10 years, and the consumption of value-added food products will also correspondingly grow. The growth of this industry will bring immense benefits to the economy, raising agricultural yields, enhancing productivity, creating employment and raising life-standards of a large number of people across the country, especially those in rural areas. This paper attempts to study about problems encountered by the Fruit Processing Units and to assess their future prospects in Chittoor District of Andhra Pradesh.

ORGANIZATION JUSTICE TOWARDS COUNTERPRODUCTIVE WORK BEHAVIOR IN BANKING SECTOR

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ABSTRACT

This research study was designed to understand the cause and effect relationship between Counterproductive Work Behaviour (CWB) and Organization justice among junior managers (scale -1 officer) of Indian public sector banks. Total 300 junior managers (scale -1 officers) were chosen through purposive sampling technique from various Indian Public Sector Banks. Data was collected by questionnaire method and analyzed with structure equation modeling and Karl Pearson correlation. Result of research study reveals sabotage and withdrawal dimensions of CWB were positively and significantly correlated with organization justice. Theft another dimension of CWB was found positive and significantly correlated with procedural and interaction justice, dimensions of organization justice, among scale-1 officers of Indian Public Sector Banks. No significant relation were found between abuse, property deviance dimensions of CWB with organization justice.

COLLEGE STUDENTS ATTITUDE TOWARDS GREEN PRODUCTS IN TIRUNELVELI CITY

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ABSTRACT

Green marketing is a concept emerged with the reason of saving environment simultaneously companies who are earning profits along with optimum utilization of the available resources. In a modern economic world, companies introduced their products in the market with the green claims in which claims would be compatible to their products. Consumers are considering the environment and switchover their consumption behaviour towards the green claims products. This study focuses on the college students about their environmental awareness, purchase behaviour, satisfaction while purchasing the green claims products. By using convenience sampling 293 sample size of the respondents are met through interview schedule. The data are analyzed through percentage analysis, weighted average method, Chi-square, and Anova and it is made with the help of SPSS 16. This study concludes that awareness of the consumers about the green products are not upto the mark.

COMPARATIVE PERFORMANCE EVALUATION OF SELECTED AUTOMOBILE COMPANIES IN INDIA USING EVA AND MVA MEASURES

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ABSTRACT

Maximizing shareholders value has become one of the new corporate practices in recent years. The Companies, which have given less preference to shareholders curiosity, are now giving the utmost preference to it. Shareholder's wealth is measured in terms of returns they receive on their investment. It can either be in forms of dividends or in the form of capital appreciation or both. Capital appreciation depends on the changes in the market value of the stocks. The market value of stocks depends upon number of factors varying from company specific to market specific. Financial information is used by various stakeholders to evaluate company's current performance and to forecast the future as well. In the present study two distinctive approaches i.e., Economic Value Added and Market Value Added have been used to measure the existing financial condition and forecasting the future performance of selected automobile companies in India. The study clearly concluded that the performance of Maruti Suzuki India Ltd. and Mahindra & Mahindra Ltd. found satisfactory with consistent returns to the shareholders.

MUTUAL FUND PERFORMANCE: AN EMPIRICAL INVESTIGATION OF SELECTED EQUITY DIVERSIFIED SCHEMES IN INDIA

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ABSTRACT

With progressive liberalization of economic policies there has been a rapid growth of capital market, money market and financial services industry. Consistent with this evolution of the financial sector, the mutual fund industry in India has also come to occupy an important place. It has emerged as a strong financial intermediary and is playing a vital role in bringing stability to the financial system and efficiency to resource allocation. In the present paper an attempt has been made to evaluate the performance of the selected equity diversified schemes in India. The performance of selected fund is evaluated using average rate of return of fund, standard deviation, Beta, diversification, Sharpe ratio, Treynor ratio and Jensen ratio and Fama's decomposition measure. Benchmark comparison is also made as it indicates to what extent the fund managers were able to produce better performance of managed portfolio compared to the market or index portfolio. The reference period for the study is 5 years from April 2009 to March 2014. Findings of the study revealed that the majority of the schemes outperformed the market benchmark and they appeared to possess superior stock selection skill. The average daily return of all the schemes was found to be greater than the market return. However the difference was not found significant on application of t test. Majority of the fund schemes were reasonably diversified.

COMPOSITIONAL CHANGES IN IRANIAN TRADE BASKET OF LIVESTOCK SECTOR

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ABSTRACT

The export and import trends of livestock products and inputs in Iran show notable changes in the traded commodity profile. The changing import basket towards livestock inputs indicates development priority towards boosting domestic livestock production. On the export side, Iran mainly traded in livestock by-products like hides and skins, guts, bladders and stomachs of animal, but by quinquennium ending (QE) 2006, meat & edible offals and dairy products became more visible in export basket. The growth momentum in exports (83.22 percent increase in export value during QE2001 and QE2006), offer higher income opportunities for the livestock farmers and product manufactures in Iran, and the import growth in vaccines for veterinary purpose, animal feed, milking and dairy machines provide the necessary support for livestock development.

CUSTOMERS' SATISFACTION REGARDING LIQUIDITY IN MUTUAL FUND: A STUDY

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ABSTRACT

It is concluded that majority of the respondents in all the categories i.e. age, qualification, income, occupation and gender are satisfied or highly satisfied with the opinion regarding liquidity in mutual funds investment.

LIFE OF AND CHALLENGES FACED BY AFRICAN STUDENTS IN TAMIL NADU, INDIA: A QUALITATIVE STUDY

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ABSTRACT

In this research, the researcher has used qualitative research technique to understand the problems faced by the African students in India particularly in Tamil Nadu state (province) of India. For this purpose, the researcher has used in-depth interview methods and interview 40 African students are pursuing their collegiate education in Namakkal district of Tamil Nadu, India. The research was conducted during August 2013 to December 2013, for a period of five months. The study found that the major challenges are the cultural adjustment challenge especially during the initial days, availability of home country food, non-availability of part-time jobs and communication barrier.

UNORGANIZED INFORMAL SECTOR AND FEMALE LABOUR IN REFERENCE TO CITIES OF UTTAR PRADESH

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ABSTRACT

It is widely acknowledged that the informal sector in India suffers from a low productivity syndrome, compared to the formal sector. The prominent features of the sector are lower real wages and poor working / living conditions. Further, the sector is characterized by excessive seasonality of employment (especially in the farm sector), preponderance of casual and contractual employment, atypical production organizations and work relations, absence of social security measures and welfare legislations, negation of social standards and worker rights, denial of minimum wages and so on. An estimate by the World Bank shows that 90% of the women working in the informal sector are not included in the official statistics and their work is undocumented and considered as disguised wage work, unskilled, low paying and do not provide benefits to the workers. It is also found, that there is discrimination in wages, nature of work, availability of work, on the basis of sex. In society females are lag behind male but they are equally contributing in the process of economic development. Therefore a need was felt to study the contribution of female in the unorganized sector of cities. The present study adds potential contribution to knowledge in the field of social relevance or national importance. The Present study takes in to account Agra, Noida and Gaziabad as these are the three mega cities of Uttar Pradesh. A simple random sampling design will be used for the selection of sample. Primary data collected from 200 samples respondents through structural questionnaires by interview method. Simple findings are that the female workers admitted that if they were given some help from the government and society, they could also have a more honorable living. The paper suggests some policy framework on which efforts recommended from the society and the governments.

WAGNER'S LAW IN INDIA: AN EMPIRICAL ANALYSIS

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ABSTRACT

This paper analyzes the applicability of Wagner's law in Indian economy using time series annual data over the period from 1970 to 2012 for India. This study keeps a special focus to check the validity and applicability of six versions of Wagner's hypothesis, which support the existence of short run as well as long run relationship between Economic growth and Public expenditure. For find out the applicability of Wagner's law various econometric techniques (Co-integration, VECM, Granger Causality) were used. Granger Causality analysis confirms that both economic growth and Public expenditure have in both sides i.e. unidirectional, bidirectional. Therefore the findings of this study pay a broader role to understand the relationship between economic growth and public expenditure in context of Indian economy.

A STUDY ON MONOPOLY PROCUREMENT SYSTEM OF PADDY IN TIRUVARUR DISTRICT, TAMIL NADU

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ABSTRACT

Indian economy is primarily an agricultural economy. The very existence of economic activities of the entire people is bound up with the state and health of this sector. In India, about 70 per cent of the people are engaged in agricultural pursuits and about 50 per cent of the national income originates from agriculture. Hence the level of efficiency and productivity in agriculture more or less determines the efficiency of Indian economy. Thus, the twin objectives of the Government that ensuring MSP to the farmers and also ensuring availability of food grains to the weaker sections at affordable prices were defeated due to the existence of middlemen, malpractices etc., even now in the procurement system of the Government. The area of study is restricted to Tiruvarur District only. Further studies may be conducted on the same line in other Cauvery delta districts like Trichy, Thanjavur and Nagapattinam or even in other districts of Tamil Nadu or India where agriculture is primary occupation of the people.

A STUDY OF CSR IN INDIA

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ABSTRACT

In this paper, we discuss about the corporate social responsibility conceptual evolution and the implication of the mandate in companies act 2013 on Indian companies context. This research commences by providing an insight about CSR from just being a charity and philanthropy perception to spearheading changes in welfare and uplifting society overall. On the other hand, assessing the pros and cons and the implications of this relatively new mandate of companies act which has increased the number of companies under the purview CSR clause and justifying the matter in concern.

ASSESSMENT OF SMALL SCALE FISHERS' LIVELIHOOD STATUS IN THE BATTICALOA DISTRICT OF SRI LANKA

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ABSTRACT

The present study was conducted to assess the livelihood status of small-scale fishers in the Batticaloa district of Sri Lanka. Primary data were collected through the structured questionnaire from the selected fishing villages in the Batticaloa district. The study reveals that most of the small-scale fishers were belonged to the age group of 25- 40 and Average family size of fishing households was found to be 4.08. Majority of the fishers are male and they had educated up to primary level (1-5 grade). Around 61 % of fishers earn income less than 10,000 SLR per month and 81 % of the respondents reported that the income is not sufficient to meet their basic demands. The study shows that 91% of the sample households has own houses with sanitation facilities and 25 % of households reported that they have full set of equipments for fishing. The study also shows that the 9% of the respondent has no land to organize alternative livelihood activities and 87% of respondent households are active members in fishery co-operative union. Lack of understanding about well established patterns of livelihood and diversification in fishing communities were the important issues in the study area. A dynamic multi dimension livelihood project should be implemented for the betterments of the fishing households in the study area and trainings on diversified livelihood activities would be organized.

CRITICAL SUCCESS FACTORS FOR INNOVATION: AN EMPIRICAL ANALYSIS ON TEA INDUSTRY IN SRI LANKA

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ABSTRACT

The main purpose of this study is to determine the factors which significantly influence innovativeness of tea manufacturing and exporting firms in Sri Lanka. The research model is totally based on the knowledge obtained from literature and it consists with main three factors, corporate culture, working environment and networking. In order to test the model, primary data were collected through e-mail from the CEO/Owner of tea manufacturing and tea exporting firm using a structured questionnaire. Discriminant analysis and cross-tabulation analysis were performed to determine the significant difference between means of responses from more or less innovative companies. Findings of the study revealed that the drivers of innovation in tea manufacturing and exporting firms are corporate culture, working environment and networking. The main barriers for innovation of both more and less innovative companies are financial constraint and qualified human resources.

FINANCIAL DEVELOPMENT AND ECONOMIC GROWTH IN DEVELOPING COUNTRY

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ABSTRACT

This paper sorts to the causal relationship between financial development which is the establishment and expansion of institutions, instruments and markets and Nigeria economic growth. The paper empirically examines the relationship between financial development and economic growth. Phillip Perron Unit Root Test , Johansen Co integration Test and Causality using Unrestricted VAR were use to analyze the information for the study. The result showed that there is a substantial positive effect of financial development on economic growth in Nigeria. The Granger causality test showed the existence of long run relationship between financial system and Nigeria economic growth. Thus, advancement of the financial sector development, including diversification of financial instruments should be pursued to facilitate economic development in Nigeria.

PROSPECTS OF ECOTOURISM IN BIHAR

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ABSTRACT

Eco-tourism focuses on local cultures, wilderness adventures, volunteering, personal growth and learning new ways to live on our vulnerable planet. It is typically defined as travel to destinations where the flora, fauna, and cultural heritage are the primary attractions. Responsible Eco-tourism includes programs that minimize the adverse effects of traditional tourism on the natural environment, and enhance the cultural integrity of local people. Responsibility of both travellers and service providers is the genuine meaning for eco-tourism. Saving the environment around you and preserving the natural luxuries and forest life, that's what eco-tourism is all about. This Paper reviews and helps in exploring the prime Eco tourism destinations available in the State of Bihar. The study involved exploratory interviews with the local residents and through the different written sources available on the internet. Bihar Government is betting big on Eco tourism especially in Valmiki Tiger Reserve which fourth largest tiger reserve in India There is more emphasis on Eco-Tourism has been taken as it was absent Earlier. Historical, biological and cultural conservation, preservation, sustainable development etc. are some of the fields closely related to Eco-Tourism. As Bihar is very much rich in this diversity as it has 3000 years back history which includes lot of cultural and historical diversity. Many professionals have been involved in formulating and developing eco-tourism policies. They come from the fields of Geographic Information Systems, Wildlife Management, Wildlife Photography, Marine Biology and Oceanography, National and State Park Management, Environmental Sciences, Women in Development, Historians and Archaeologists, etc. Eco-tourism is considered the fastest growing market in the tourism industry, according to the World Tourism Organization with an annual growth rate of 5% worldwide and representing 6% of the world gross domestic product, 11.4% of all consumer spending - not a market to be taken lightly.

PROMOTING FINANCIAL INCLUSION IN RURAL AREAS THROUGH CO-OPERATIVE BANKS: WITH SPECIAL REFERENCE TO DCCB, PADERU AGENCY

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ABSTRACT

Financial inclusion is a very important initiative for the sustainable growth of a country. With a huge rural population, that is economically challenged, Government in India's has rolled out many initiatives like Rural Employment Guarantee Scheme, Sarva Shiksha Abhiyan (Education for all), Bharat Nirman Programme. India has been currently the second highest number of financially excluded households in the world. Dr. C. Rangarajan Committee Report viewed financial inclusion as a comprehensive and holistic process ensuring access to financial services and timely and adequate credit, particularly by vulnerable groups such as weaker sections and low income groups at an affordable cost. Financial inclusion should lead to financial security for the poor and the vulnerable. Financial inclusion is much more than "banking the unbanked." In India the basic concept of financial inclusion is having a saving or current account with any bank. The majority of people living in rural areas remain excluded from the purview of the financial institutions even after 67 years of independence. The financial inclusion in rural areas is necessary and profitable for banking sectors, the cooperatives have the widest network. It covers every state and union territory in India, with credit cooperatives forming almost 70% of all rural credit outlets. The Self Help Group (SHG) approach was introduced in 1992, to link poor people with bank credit. Under this programme, about 40 million families have been linked with banks upto March 2007 (NABARD). As a woman becomes more financially included, she gains power to use financial services to improve her life and that of her family. The researcher has studied the District Cooperative Central Banks (DCCBs), financial inclusion among the rural area of Paderu agency with the help of DCCB. Mainly the focus is on the financial inclusion programmes through Self Help Groups (SHGs) in rural areas, the problems faced by DCCB and reasons of financial exclusion of rural people.

ECONOMIC IMPACT OF TOURISM ON RESIDENTS OF JAMMU AND KASHMIR STATE

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ABSTRACT

Tourism is one of the most important sectors in the world economy. It is now considered as an efficient tool for promoting economic growth of the host country. Tourism is fastest and growing industry in the India, which is effect on the economy of destination. Tourism alters the economic structure of a destination. Tourists spend their money on a wide variety of goods and services and related tourism products. Tourism is encouraged to the local people due to ability to generate employment in hotels, resorts, transport, etc. Also change their lifestyle. The present paper is based on primary data which is collected through intensive field work and assess the impacts of tourism on the residents of the state. Chi square method is used for the measuring the attitude of the residents for better tourism development in Jammu and Kashmir. It is found that, the overall impact is positive as increases total income of residents, generate employment and tax revenue and infrastructural facilities need to be improved.

A CONCEPTUAL PAPER ON CROWDFUNDING WITH REFERENCE TO ENTREPRENEURS AND INVESTORS IN INDIA

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ABSTRACT

Today we live in hyper connected where era, where social networking plays very important role even in business. Many a time, raising funds from traditional sources becomes very difficult for the entrepreneurs and hence crowd funding is the best option for small and new start ups. The paper basically focuses on the conceptual side of the concept from the view point of entrepreneurs and investors in India based on the secondary data. With the increasing usage of internet, crowd funding will be the one of the best option to raise funds.

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