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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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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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A STUDY ON THE IMPACT OF CELEBRITY ENDORSED ADVERTISEMENTS ON THE BUYING BEHAVIOUR OF CONSUMERS IN SALEM DISTRICT WITH REFERENCE TO FMCG PRODUCTS

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ABSTRACT

The ever increasing brand multiplicity and competition on the market of goods and services have dictated the pace of growth in the usage of celebrity endorsement across the globe. The use of celebrity endorsement has become a prime brand communication strategy in organisational management that aids the sale and promotion of brands across the globe. Advertisers use celebrities in their advertisement to increase the effectiveness and heighten the believability of commercials. This study examines the attitude of the respondents towards the celebrity endorsed advertisements and their influence on purchase decision of the consumers. Overall, phenomenon of the celebrity endorsement was found to be influencing. The results maintain that customers are motivated to purchase by celebrities that appear in advertisements but also look for celebrity-product association

HOUSEHOLD ENERGY CHOICE AND DEMAND IN URBAN ETHIOPIA: CASE OF WOLAITA ZONE

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ABSTRACT

In the context of developing economies, urban centers have long been dependent on rural areas for their fuel. This dependence of urban centers on surrounding rural areas has aggravated forest devastation and degradation. Besides, use of biomass fuels has a significant impact on health. This study looks into household energy choice and demand in selected urban areas using a survey data of 251 urban households in Wolaita zone. The survey indicated use of traditional fuels dominate households' energy consumption. Probit analysis of decision to consume fuel revealed probability of consuming modern fuels in general increases with increase in price of traditional fuels, income and household education whereas probability of consuming traditional fuels in general increases with increase in price of modern fuels, household size and house head age. Moreover, probit regression showed kerosene is substitute for both fuel wood and charcoal; and fuel wood is substitutes for saw dust. The result that kerosene is a substitute for charcoal and fuel wood indicate an effort to ensure energy transition to modern energy fuels is needed. We applied an almost-ideal demand system to analyze demand for fuels and seemingly unrelated regression is used to estimate this. This seemingly unrelated regression estimation indicated demand for charcoal and kerosene are price inelastic whereas demand for fuel wood and saw dust are price elastic. Demand for electricity was somewhat unitary elastic. Moreover, seemingly unrelated regression estimation showed income elasticities of each fuel except electricity is expected to be 1 indicating these fuels are normal goods whereas income elasticity of electricity is 3.9 implying electricity is found to be luxury good. This study recommends local governments to emphasize energy transition from the traditional to the modern ones taking income, education and household size in to consideration.

CUSTOMERS' PERCEPTION OF ATM USAGE, QUALITY OF SERVICE AND SATISFACTION: REFLECTIONS ON INDIAN BANKING

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ABSTRACT

Improved customer service has become very important for banks to survive and grow, in the emerging deregulated banking sector, under reforms. The three thrust areas for the banking industry are size, speed and service. Central to the acceleration of speed of delivery of service in banking system is technology. The banks have recognized that they need to offer the conveniences of newer technologies merely to retain their existing customers. The ATM is the most visible and perhaps the most revolutionary element of virtual banking. The focus of this study has been on the awareness and satisfaction of the respondents availing ATM services provided by the banks. The present study depended both on primary and secondary sources. Among the respondents in the age group of 18-45 years a high of more than 90 per cent is availing themselves of ATM services. The quality of the ATM services of the new private sector banks was the most superior followed by the old private sector banks and then the public sector banks. The level of satisfaction of ATM services by the respondents is 4.37 ± 0.63 , which shows the customers are highly satisfied.

MAKE IN INDIA: AN INITIATIVE OF REVIVING INDIAN ECONOMY: A CASE STUDY

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ABSTRACT

It is important for the purchasing power of the common man to increase, as this would further boost demand, and hence spur development, in addition to benefiting investors. The faster people are pulled out of poverty and brought into the middle class, the more opportunity will there be for global business. Therefore, investors from abroad need to create jobs. Cost effective manufacturing and a handsome buyer (one who has purchasing power) are both required. More employment means more purchasing power." Mr. Narinder Modi, The Prime Minister (India) (1), (2). The case study explores the MAKE-IN-INDIA concept and its challenges and opportunities. It also looks into the critical success factors of the 'dream concept.

AN ANALYSIS OF LEVEL OF SATISFACTION TOWARDS EXPORT OF PRINTING PRODUCTS

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ABSTRACT

The present study depicts that in Sivakasi, out of 800 printing units only 124 printing units are entered in the export business. The Sivakasi printers are having strong foot in their education and technical education. They are very much helpful to solve the problems in export trade. At the time of commencement of business, most of the Sivakasi printers are run the business as sole proprietorship. Now, it is reduced. Because, sole proprietorship converts into partnership or limited company. So, the Export Oriented Units have high financial back up to run the export business in a successful manner. After gaining more experience in printing only they are engaged in export business. So, they are able to produce a variety of quality rich of printing products at cheaper rates. Even though they have to face the problems like heavy export formalities, shortage of imported raw material, more restrictions on import, heavy investment in plant and machinery, absence of labour and cut throat competitions. Even though, they face as much as problem, the Sivakasi printers are satisfied with the export business due to profitability, economics in scale of production, support of printer's association and skilled labour.

DETERMINANTS OF FARMERS WILLINGNESS TO PAY ON WATER HARVESTING TECHNOLOGIES: A CASE STUDY IN EAST GOJJAM ZONE, ETHIOPIA

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ABSTRACT

As agriculture has a vital role in the overall economy of the country, increasing its productivity is paramount important. But, its productivity affected by many factors among which moisture stress is to be cited. To cope up the moisture stress problem the government promotes some forms of small scale irrigation schemes through water harvesting technologies at a household level, but success to date is limited. Therefore, this study is conducted to analyze the socio-economic, physical and other related factors, which determines farmer's willingness to pay on water harvesting technology in East Gojjam Zone; Ethiopia. To address these objectives, both quantitative and qualitative data were collected from primary and secondary sources. The primary data were collected from 200 selected sample household. Binary Logit-model was used to analyze determinants of willingness to pay on Water Harvesting Technologies. The unit analysis was a house hold level analysis for binary logit. A total of 15 explanatory variables were included in the analysis. The result of the analysis indicated that among the hypothesized explanatory variables included in the model, seven variables namely, age of the household head, labour availability, distance of market from residence, distance of development center, Frequency of extension contact; Training on water harvesting matters and Perception of a house hold water harvesting technology were found to be significantly affecting the farmer's willingness to pay on water harvesting technologies. The findings of this study recommends that any effort in promotion of water harvesting technology should recognize the socio-economic, household and technological characteristics, strategies which focus on enhancing the willingness and /or ability farmers should be adopted, strengthen learning opportunities through established farmers training center to enhance their perception, knowledge and skill, strengthen extension contact frequencies, recognizing the distance of development and market center and the need to providing farmers with information on the benefit of water harvesting technology, particularly for aged.

MEASUREMENT OF ENVIRONMENTAL VALUES

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ABSTRACT

This paper deals with measurement of environmental values. It throws light the theory of environmental valuation including the total economic value. It also discusses different values like direct and indirect values that have the great relevance in economics of environment further the unit reveal various Environment valuation techniques to help readers have the clear understanding of these techniques. We will familiarize you with some elementary concepts of welfare economics and social sector. It also deals with measurement of environmental values using appropriate measures that are being used across the globe.

VALUES AND IMPLICATIONS OF KNOWLEDGE MANAGEMENT

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ABSTRACT

Knowledge is considered to be “the information needed to make business decisions”, and so knowledge management is the “essential ingredient of success”. The focus of knowledge management is connecting people, processes and technology for the purpose of leveraging corporate knowledge. The database professionals of today are the Knowledge Managers of the future, and they will play an integral role in making these connections possible. Organizations are realizing that intellectual capital or corporate knowledge is a valuable asset that can be managed as effectively as physical assets in order to improve performance. This paper consists of Values, Objectives, Implications, Present and future state of KM.

EXCHANGE RATE VOLATILITY IN INDIAN FOREIGN EXCHANGE MARKET WITH SPECIAL REFERENCE TO THE UNITED STATES DOLLAR

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ABSTRACT

Foreign exchange market is one of the biggest traded markets across the world. In Indian foreign exchange market, the transactions are done through banks. Various organizations in India are international player, however they have to bear the exchange rate risk of volatility in the international trade as the exchange rate against United States Dollar has raised five folds during last four decades. Foreign Exchange market in India has become extremely dynamic after 1990s. At present currency market is the most volatile & liquid in all financial market in the world. An exchange rate fluctuation in the United States Dollar in respect to Indian National Rupee portrays rapid and pointed changes. The paper empirically analyzes volatile behavior of United States Dollar in respect to Indian National Rupee. It observes exchange rate volatility using daily exchange rate from 2008 to 2015 of United States Dollar and Indian National Rupee.

PUBLIC DISTRIBUTION SYSTEM IN WEST BENGAL: A BRIEF STUDY

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ABSTRACT

West Bengal economy is fundamentally an agrarian economy. Majority of the households of the state depend on agriculture as the primary source of their livelihood, which is being severely affected by uncertain rainfall and other natural calamities almost in every year. As a result, a large group of people are living below poverty line. Public Distribution has a greater significance on the economy of the poor households because it provides food (rice) for the poor and marginalized community at lower price than the market. Thus, the system plays a safety net for the poor people which protect them from competitive market economy. In order to examine verify the real picture of this (PDS) system we have selected eight slum areas of West Bengal and their corresponding FPSs for our survey to collect primary data. We have collected secondary data from FCI. After comparing the data, we have identified some loopholes in the PDS system. We have suggested some policy measures to overcome those loopholes.

NATIONAL INCOME IN INDIA: CONCEPTS, MEASUREMENT AND TRENDS

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ABSTRACT

In independent India, national income is estimated both at current prices as well as constant prices since 1950-51 by Central Statistical Organization (CSO). In this paper an attempt is made to present the different concepts of national income in a very simple way and national income estimates are presented in both tabular and graphical form. The analysis of the tables and graphs shows that national income in India is rising at both current as well constant prices. However, at current prices, net national income has increased by over 706 times from 1950-51 to 2010-11 whereas at 2004-05 prices it has increased by over 17 times only during the same time period. Thus, for the overall growth rates of the economy, it is suggested, that national income at current prices is not a true indicator whereas national income at constant prices can present a real picture of the growth of an economy.

A STUDY ON THE IMPACT OF MICROFINANCE ON POVERTY ERADICATION WITH SPECIAL REFERENCE TO KANHIRAPUZHA GRAMA PANCHAYAT, KERALA

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ABSTRACT

Government introduced Micro Finance in the existing financial structure to make the financial services accessible to poor and low income section of the society. Micro Finance refers to provision of access to small loans without physical collateral to the poor, especially the women, while encouraging them to save regularly in order to combine thrift and self-help for their own development. MF Institutions consist of Refinance Institutions, Banks, Non-Government Organizations and Self Help Groups dealing with small loans and deposits in rural, semi urban or urban areas enabling people to raise savings, productive investments and thereby their standard of living. MF scheme was implemented across the country. Though microfinance is spread across the country, it was not sure how effectively it was implemented. In order to measure the outcome of MF, an attempt is made to learn the impact of MF scheme in areas like household income, savings, employment, expenditure, assets and dwelling conditions of rural people. The study was conducted in Kanhirapuzha, a small village in Kerala and information's were collected, analysed and results are publicized in this paper accurately.

ASSESSING THE EFFECTIVENESS OF GROUP BASED BORROWING OF OROMIYA CREDIT AND SAVING SHARE COMPANY, JIMMA ZONE, ETHIOPIA

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ABSTRACT

This study has focused particularly on assessing the effectiveness of group lending on Oromiya Credit and Saving Share Company (OCSSCO) of Jimma Zone Ethiopia. Primary data were collected from 252 group based borrowers. With the help of Logit model the study found that educational level, business type, land size, other source of credit social ties, number of the group, screening the group before the formation, internal rule and conduct, credit officer visit the group, distance and family size were positive and statistically significant. While, the age of the group member, gender of the group member, visiting each other and training are positive and insignificant. The study recommended that the OCSSCO of Jimma zone should give attention on distance between the group members, the period of training, educational level of the borrower, experience and credit officer visit/pressure to make the group lending effective and to have impacts on profitability.

MARKETING MARGIN OF ONION MARKETER'S IN SOME SELECTED AREAS OF PABNA DISTRICT

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ABSTRACT

Onion (Allium cepa L.) is one of the most important and widely used vegetable and spice crops in Bangladesh as well as in many countries of the world. During winter, onion is widely cultivated all over Bangladesh. A large number of people are involved in the production and marketing of the onion. The imbalance in the supply-demand in onion is increasing every year due to low production coupled with an increased population. Realizing the increasing importance of onion as spice, the present study was undertaken. Farmers in Pabna have achieved remarkable success in onion cultivation, officials said. Preliminary survey was conducted in Sujanagar upazila of Pabna district. The total sample size was 30, which include producer, farias, beparis, arathdar, wholesaler, retailer, consumer was selected purposively from different markets of Sujanagar Upazila. The total marketing cost was estimated at Tk. 275 per Mound of onion. Among all intermediaries Beparis cost were highest and the lowest for arathdar's. The net marketing margin of per Mound onion of farias, beparis, arathdars, wholesalers and retailers were Tk. 152.86, 33.14, 15.6, 79.2, 54.2, and 68 respectively. The value addition of onion in marketing chain for farmers, farias, beparis, arathdars, wholesalers and retailers were 24.52, 8.06, 7.81, 9.05, 8.08, and 8.23 for per Mound of onion. The entire farmers and the intermediaries in the study areas faced many problems in the marketing of onion. The major problems faced by them included in the study & measures suggested by the reporting farmers and intermediaries for solving the problem.

EFFECT OF JANANI SURAKSHYA YOJANA ON WOMEN: A STUDY IN BOUDH DISTRICT

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ABSTRACT

Janani Surakshya Yojana (JSY) is a safe motherhood intervention under the National Rural Health Mission (NRHM). It is being implemented with the objective of reducing maternal and neo-natal mortality by promoting institutional delivery among poor pregnant women. The scheme is under implementation in all states and Union Territories (UTs), with a special focus on Low Performing States (LPS) like Odisha. It was launched in April-2015 by modifying the National Maternity Benefit Scheme (NMBS) where the women get both the services of institutional delivery and financial incentive to take care the baby. Thirty beneficiaries of JSY women from different villages of Boudh district have been selected for the study. Personal interview method has been selected to collect information about benefits of JSY Scheme. After analysis, it has been seen that they are quite happy about the scheme as they get the assistance of ASHA workers for taking care of their health during pregnancy period and after math. They also get financial assistance for taking care of their health and that of the child.

GROWTH OF SPICES PROCESSING INDUSTRY IN TIRUCHIRAPPALLI DISTRICT, TAMIL NADU

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ABSTRACT

An attempt on spices processing industry has been undertaken with the specific objective is: to analyse the growth of spices processing industry with reference to selected economic indicators. The relevant informations have been collected from secondary sources. The study covers the period from 1990 to 2012. The data for the selected product groups have been drawn from the records of the District Industry Centre (DIC), Tiruchirappalli. The cross check has been made in order to check the validity of secondary data collection with 20 spices processing units in the study region. By adopting the complete enumeration method, the data have been collected from all these units. For the purpose of analysis, the collected data were classified into product group-wise over different years and compound growth rate has been used. The overall growth rate of spices processing industry was 6.11 percent. From the analysis, it is witnessed that the performance of spices processing industry has grown drastically in the study period.

INTERNATIONAL INSTITUTIONS FOR FOREIGN TRADE DEVELOPMENT: A THEORETICAL VIEW IN THE CONTEXT OF INDIA

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ABSTRACT

The present study describes the role of world level institutions in export promotion of India. In the changing scenario of liberalization, privatization and globalization, the world level institutions is trying to preen the development gap between less developing, developing and developed nations through rules, regulations or agreement on export subsidy, anti-dumping duty, patents, countervailing duty etc. These also provide a plate-form to solve the dispute among trading nations. The present study concludes that being an agriculture economy, India is having comparative & competitive advantage in agricultural exports and playing a leader-role in developing countries. With this, it is an emerging large market for other developed and developing nations for exports and imports. Apparently, India is a pivotal point of business strategies of world players for foreign trade. Indeed, it is a pessimistic situation to see the world trade share of India (1.7% in exports and 2.5% in imports in 2013-14 according to WTO), which is not satisfactory with increasing balance of payment per year simultaneously.

IMPACT OF NEW TECHNOLOGY ON AGRICULTURAL PRODUCTION

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ABSTRACT

Agriculture is the most important sector of our economy which contributes about 45% of the national income, provides employment to about 70 % of our population and contributes substantially to under export earnings only with mass production being aided by modern technology. The volume of production depends not only on the capital investments and marketing strategies but also on the technical capacity used during the production and processing stage. In fact, technology has come to play a very significant role for the development of agriculture production and also plays a significant role even in marketing these days. Paper is conceptual in nature and tries to know the new Agriculture technologies in India and their impact on agriculture production.

A LITERATURE REVIEW ON GROWTH AND DEVELOPMENT AND THE FINANCIAL HEALTH OF CO-OPERATIVE CREDIT SYSTEM WITH REFERENCE TO JHARKHAND

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ABSTRACT

The base of every research needs encyclopedia or reviews. In this paper the researcher focuses upon the important literature reviews regarding cooperative banks in India. The word 'Co-operative' is derived from the term cooperation. The cooperative banks in India started functioning almost 100 years ago. Co-operative credit institutions constitute the major source of institutional credit for agricultural and non- agricultural purposes as well. Co-operative banks have been working at the village, district and State levels. Co-operative banks in India are registered under the Co-operative Societies Act. (1904). The major development in the growth of cooperative institutions came during 1930- 1950, when Reserve Bank of India played the pioneering role in guiding and supporting the cooperatives. However, during this phase, signs of sickness in the Indian rural cooperative movement were evident. From 1990 onwards there was an increasing realization of the disruptive effects of intrusive state patronage and politicization of the co-operatives, especially financial cooperatives, which resulted in poor governance and management and the consequent impairment of their financial health. A number of Committees were therefore set up to suggest reforms in the sector. Though many studies have been done at the National level and at various State levels, not much has been done for Jharkhand which is relatively a new State.

IMPACT OF FISCAL DECENTRALIZATION ON MAJOR ECONOMIC INDICATORS IN INDIA

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ABSTRACT

Fiscal decentralization is known to increase the efficiency in the delivery of public goods and services and especially when regions are heterogeneous in nature. While countries have been known to undertake extensive expenditure decentralization across sub-national governments, however the extent of tax decentralization that is undertaken is of a much lesser extent. Generally, countries prefer that the central government retains the collection of major tax revenues because of the benefits of economies of scale in tax collection. Collection of taxes by the Central government is also seen as an important mechanism for undertaking fiscal equalization between sub-national governments especially when they differ substantially in fiscal capacities and cost disabilities. However, when sub-national governments undertake more of the expenditure responsibilities a major part of which is funded by intergovernmental transfers it can lead to increased dependency and fiscal profligacy by sub-national governments and adversely affect economic growth. Hence this paper tries to find out the impact of tax decentralization on two important economic indicators. This paper undertakes a panel regression comprising of 14 non-special category states from 1981-82 to 2012-13 to empirically find out the impact of tax decentralization on Net State Domestic Product and fiscal deficit. The findings suggest that tax decentralization has a positive and significant lagged impact on Net State Domestic Product and negative significant lagged impact on fiscal deficit.

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Thanking you profoundly

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