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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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**COST AND RETURN ANALYSIS OF PADDY UNDER ORGANIC FARMING**

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**ABSTRACT**

*Organic farming uses fertilizers and pesticides but excludes or strictly limits the use of manufactured synthetic fertilizers, pesticides which include herbicides, insecticides and fungicides, plant growth regulators such as livestock antibiotics, food additives, genetically modified organisms and nano material. Currently, India ranks 10th among the top ten countries in terms of cultivable land under organic certification. The certified area includes 15% cultivable area with 0.72 million Hectare and rest 85% (3.99 million Hectare) is forest and wild area for collection of minor forest produces. The total area under organic certification is 4.72 million Hectare (2013-14). With its widening scope it becomes necessary to know its costs and return to have a clear approach towards organic farming and its commercial viability. Against this backdrop, the present study analyses the cost of cultivation of Paddy under organic farming in Tirunelveli district and its profitability.*



# A MONTE CARLO RISK ANALYSIS OF THE REAL TIME GROSS SETTLEMENT SYSTEM OF FUND TRANSFER IN ZAMBIA

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## **ABSTRACT**

*Risk analysis is a concept that has attracted many researchers and practitioners in both business and project management fields. This is because both businesses and projects aim at avoiding and or minimising losses while maximising gains. This view was adopted when undertaking the current study whose aim was to perform a risk analysis of risks associated with the Real Time Gross Settlement System (RTGS) operated by the Bank of Zambia. The RTGS System is a money transfer system intended to transfer funds safely, quickly and conveniently but the implementation approach in Zambia was done without a comprehensive risk analysis. It is against this background that the researchers undertook to simulate the risks of the RTGS in order to classify risks according to severity on business transactions. Literature relevant to answer the research questions was reviewed. The research design used was descriptive and explorative in which semi structured questionnaires were used to collect data. Responses from users of the RTGS were coded and used to generate descriptive statistics which were in turn used as entry parameters prior to simulation. The simulation outputs revealed that fraud, liquidity, human, settlement, replacement and systematic risks were high risks. High risk meant that they are highly likely to occur with very severe consequences. On the other hand, legal, credit, fire, technology, hacking and operation risks were found to be medium risks. They can occur in as much as they cannot and the consequences range from sever to bearable. Lastly, the only low risk was found to be theft risk. This implies that the chance of losing money through theft when using the RTGS is negligible. Finally, the research has revealed that the RTGS system is not a risk free facility and can yield catastrophic consequences to the business transactions.*

**SOCIO-DEMOGRAPHIC, ECONOMIC AND LIVING CONDITIONS OF THE TRIBAL  
WOMEN: A STUDY IN THE AGENCY AREA OF KHAMMAM DISTRICT OF  
TELANGANA STATE**

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KHAMMAM**

**ABSTRACT**

*Schedule tribes and denotified tribes constitute the weaker sections of India's population and the major constituents of the matrix of India's poverty. These sections are being exploited and they are deprived of civic facilities. They are bypassed by the planning process for the past several decades. This micro level study examines the socio-economic and demographic conditions of tribal women in Telangana state. The study strongly opines that more positive interventions by the administrators only will change the economic and living conditions of tribals.*

## **SOCIO – ECONOMIC CONDITION OF WOMEN ENTREPRENEURS THROUGH SHGs IN KANCEPURAM DISTRICT OF TAMIL NADU**

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### **ABSTRACT**

*Women in India constitute about 50 per cent of the total population and comprise one third of the labour force. It is, therefore, important that when considering the economic development of this segment of the population, due attention is given to their socio-economic empowerment. Women still have to struggle with their traditional role in order to balance career and household responsibilities. They have to endure negative social value and cultural bias that lead to unfair perceptions about their ability to operate a business and legal constraints also limit the pursuit of economic independence by women. Among the different districts in Tamil Nadu, the Kancepuram district has been purposively selected for the present study. Among different geographical locations in the district, Tambaram, Chengalpattu, and Sriperumpudur has been again purposively selected based on the concentration of number of Self Help Groups (SHGs) and members. Multi-stage random sampling technique has been adopted for data collection. The data and information have been collected from the sample size of 100 through structured interview method. The primary data collected from respondents pertains to the year 2014-2015. In order to analyze the socio-demographic features, the descriptive statistics has been carried out. Besides, in order to analyze the differences among the socio-economic features, the Chi-Square test is employed.*

**SOCIAL INSECURITY IN KERALA: SOME REFLECTIONS OF CONSUMERISM**

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**KONDOTTI**

**ABSTRACT**

*Based on Human Development Index, the state of Kerala is ranked first among Indian states. With high rate of literacy (both among male and female) and vertical mobility in the social set up, the state acquired the most progressive atmosphere for social progress. But, at present, this God's own land attracts attention as a crime prone region which deviates to Devil's path. The present attempt is to examine the extent of social insecurity in Kerala. The facts are verified in the light of data relating to various aspects of social life in the state. The findings substantiate that consumerism with its pervasive influence on socio-economic life of Kerala has contributed positively towards social distress and the situation invites concern of policy makers.*

## **DETERMINANTS OF DIVIDEND POLICY WITH SPECIAL REFERENCE TO SELECTED HOUSING FINANCE CORPORATIONS IN INDIA**

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### **ABSTRACT**

Dividend Policy is one of the most debated issues in finance. While shaping dividend payment a sensible management strikes a balance between shareholder's expectation and firm's long-term interest. Several questions related to dividend decisions remain perplexing because of diverse and conflicting theories and empirical results. This paper attempts to empirically analyze the factors determining the dividend policy of Selected Housing Finance Corporations in India. This study examines the Dividend Behaviour through Lintner's dividend model, Brittain's Cash Flow Model and Brittain's explicit Dividend Model. The study considers top ten Housing Finance Corporations based on the market capitalization for the period of 13 years from 2000-2001 to 2012-2013. It is found from the analysis that previous dividend, earning after tax, depreciation and cashflow are the important factors affecting dividend decision of the selected Housing Finance Corporations.

## **JOB SATISFACTION AS A FACTOR FOR EMPLOYEE RETENTION: CIVIL ENGINEERS IN CHENNAI**

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### **ABSTRACT**

Job satisfaction is in regard to one's feelings or state-of-mind regarding the nature of their work. Job satisfaction can be influenced by a variety of factors, eg, the quality of one's relationship with their supervisor, the quality of the physical environment in which they work, degree of fulfillment in their work, etc. Construction sector is the most dynamic and developing sector. The turnover in the construction sector is very high in recent times compared to past decades. The main reason is job satisfaction. This study attempts to find the satisfiers and dissatisfiers in the construction sector that influences an employee's turnover.

## **AN ECONOMIC STUDY OF SELECT FISCAL INDICATORS PERTAINING TO KARNATAKA ECONOMY FROM 2000-01 TO 2011-12**

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### **ABSTRACT**

*The recent fiscal consolidation initiatives of the state of Karnataka have yielded good gains to the state finances as revealed by the broad fiscal indicators. Targets as stipulated in the Fiscal Responsibility Act (FRA) 2002 for the fiscal and revenue deficits have been achieved well within the stipulated time frame and the resultant revenue surpluses have helped in the enhancement of capital outlays. Proportion of interest payments in the revenue expenditure and that of non-development expenditure in the aggregate disbursements also place the State in a better position.*

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## RURAL MARKETING STRATEGIES OF PEPSICO AND COCA-COLA

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### ABSTRACT

*The globalisation process completely changed the life style of the Indian rural people. The rural consumers are habituated to drink Multi National Corporation (MNC) products like Pepsico and Coca-cola than traditional soft drinks. In order to analyse the preference of Pepsico and Coca-cola soft drinks in rural areas, 106 retailers were interviewed. Census method was adopted to select the retailers from two villages in Madurai district of Tamil Nadu. By using interview schedule, all 106 retailers were interviewed and data was collected from the field. The study findings showed that the Pepsico soft drinks have higher demand in the rural market than Coca-cola. Nevertheless, the latter one supplied cooler facilities and free services to the rural retailers. Similarly, the sale of Pepsico products gives higher profit margin to the retailers than the sale of Coca-cola soft drinks. Hence, Pepsico has to give higher concentration in the selected rural markets for its sustainability and survival. Diversified taste and attractive bottles also play crucial role in bringing more customers to their particular brand.*



## WHAT AFFECT SLOGANS?

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### **ABSTRACT**

*Slogans have been extensively employed as a component in advertising campaigns. Slogans have positive influence on their brands and may function as carriers of brand equity. The present paper explores the factors affect on the development of advertising slogans. Product involvement, cognitive appraisals, attitudes towards the advertisements and attitudes towards the brands are found to have influence on the advertising effectiveness.*

## **REVIVAL OF MSME'S IN INDIA: A STEP TOWARDS SUSTAINABLE DEVELOPMENT**

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### **ABSTRACT**

*MSME play a significant role in Indian manufacturing sector and have become an engine of economic growth in India. They are now moving ahead with their effective, efficient, flexible and innovative entrepreneurial spirit. The sector is generating the highest rates of employment growth and account for a major share of industrial production. It is estimated that MSMEs account for almost 90% of industrial units in India and 40% of value addition in the manufacturing sector. In India, MSMEs have a crucial role to play in the overall growth of industrial economy. In recent years, the MSME sector has consistently registered higher growth rate compared to the overall industrial sector. In India MSMEs contribute nearly 45% to manufacturing and about 40% to the Indian export sector. Their contribution to the Indian GDP is 8% and the sector has registered growth rate of 10.8%. The competitive paradigm is changing continuously due to the process of liberalization and globalization. Therefore, MSME's need to identify and build competitive strength to achieve sustainability.*

## **ECONOMIES OF SCALE: AN EVIDENCE FROM CROSS SECTIONAL ANALYSIS OF FIRMS IN INDIAN TEXTILE INDUSTRY**

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### **ABSTRACT**

*Economy of scale is a theory which provides a way of understanding the relationship between size of a firm and its profits. It asserts that the efficiency of a firm increases as there is an increase in its size, resulting in cost saving and increased profits. The present study aims at the analysis of internal economies of scale derived by the firms in the textile industry in India. As textile industry is one of the large scale industries characterized by substantial degree of operating leverage, the study of economies of scale provides valuable insights in understanding the efficiency in functioning of the firms in the industry. The sample of the study is 172 firms across nine different sub-sectors of the industry. Data on Net sales, Net profit and Net profit ratio for the financial year ending 31<sup>st</sup> march, 2013, are used as basis for cross-sectional analysis of economies of scale in the textile industry. The study unveils that the textile industry in India is not experiencing considerable economies of scale in its business operations. However, firms in general and processing sub-sectors are receiving moderate level of economies of scale in their business operations. The study also discloses that there is no significant difference in profitability of the firms across different sub-sectors of the textile industry.*

## **INCLUSIVE GROWTH AND THE INFORMAL SECTOR: A STUDY OF THE FEMALE DOMESTIC WORKERS IN SOUTH 24 PARGANAS, WEST BENGAL**

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**ASST. PROFESSOR**

**WOMEN'S COLLEGE**

**CALCUTTA**

### **ABSTRACT**

*The inclusive growth agenda can reduce poverty, improve quality of life and ensure that all segments of the society benefits from the globalisation led economic growth of the country. Inclusive is a very broad concept and covers economic, social and cultural aspects of development. Generally, "Inclusive Growth" is synonymous with "Equitable Development" with benefits accruing to every section of society. In the rural areas of West Bengal, however, sluggish agricultural growth and limited development of the rural non-farm sector raises rural poverty, unemployment and underemployment. Further, lack of employment opportunities in the rural areas lead to either no work or increase the number of marginal and casual workers in the labour force. This drives large number of people to the cities for work and livelihood. Under such circumstances even illiterate and unskilled women are forced to move out in search of survival. The hypothesis is that women work to make up the difference between subsistence requirements and the total earnings of the family. This study provides an understanding on the availability of job opportunities for such women in the urban informal sector, especially in the domestic labour market and how far the remittances received by a domestic labour provides sustenance to her distressed family. Further the paper would discuss about the benefits of the recent social security schemes directed towards female domestic workers as a part of the inclusive growth agenda.*

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## THE ECONOMIC REASONS OF RURAL TO URBAN LABOUR MIGRATION: A STUDY ON MURSHIDABAD DISTRICT OF WEST BENGAL

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### **ABSTRACT**

*Migration, as defined in various literatures is the relocation of residence from the place of origin to place of destination due to certain issues. These issues can be identified as demand for human capital in the place of destination, lack of earning to sustain the livelihood in the place of origin, dependency on agricultural earning, which itself depends on monsoon etc. This movement can arise due to regional imbalances in development between origin and destination. The main causes of this imbalance can be considered as socio, economic and political factors. But the impact of economic factor seems to be more as compared to other factors.*

## EMPLOYMENT ELASTICITY OF INDIA: A STUDY OF PRE AND POST-REFORM PERIODS

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### ABSTRACT

*The objective of this paper is to estimate the growth rates of GDP, public and private sector employment and analyse the impact of GDP growth on employment growth or the employment elasticity during the period 1970-71 to 2009-10. This period is classified into two periods viz. pre-reform (1970-71 to 1989-90) and post-reform (1990-91 to 2009-10) periods. This paper observed from the growth rate analysis that the GDP growth rate has increased from pre-reform period to post-reform period. The public sector employment growth rate has witnessed a declining trend while the private sector employment growth rate has registered an increasing trend. Further, from the regression analysis, it is examined that the employment elasticity is positive in the pre and post-reforms periods. But the post-reform employment elasticity is very insignificant when compared to pre-reform employment elasticity accounted by one per cent increase in GDP.*

## GROUND WATER: POTENTIAL AND CONSTRAINTS

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### ABSTRACT

*Groundwater problems emerging in many parts of the world reduce drought- buffer supplies, threaten environmental values, and increase risks for many of the world's poorest people. Programs to improve public understanding and basic scientific information regarding the resource base and to encourage the evolution of groundwater management systems are essential. Furthermore, because many countries will need years to develop systems for managing groundwater, policies should encourage users to adapt to water scarcity conditions rather than attempt to solve water problems per se.*

# **CUSTOMER RELATIONSHIP MANAGEMENT (CRM): A STUDY OF J&K BANK AND HDFC BANK**

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## **ABSTRACT**

*The augmented competition between the market players against the backdrop of globalization and free trade is throwing business enterprises in boundless challenges to acquire leads over competitors, via competitive advantage, in pursuit of retaining market share and customer base. The competitive advantage contends to acquire USP (unique selling proposition) dominance for company products & services and henceforth attracting customers. But to retain customers is where the rugged war between the competitors begins. Companies are spending major portion of their revenues in R&D. The only payoff it gets through advanced R&D is the USP it can offer to lure customers. However, the most difficult part for the company is to retain the customers because customer retention has the enormous potential for achieving success and growth for organizations. And for customer retention companies need to focus on CRM. CRM enables business organizations to know their customers better, to better serve their needs, and build sustainable relationships with them by offering a more responsive and customized products and services to each customer, which in turn increases profitability, revenue, growth, customer satisfaction and customer loyalty.*



## **SOCIAL RESPONSIBILITY: A CASE STUDY OF VISHAL MEGA MART SOCIAL RESPONSIBILITY**

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### **ABSTRACT**

*Now a day's companies and financial institution is not only focusing on accelerating the growth of economy but also they are contributing to society by making lively environment as well as sustainable social development. Basically, the term social responsibility means obligations of the business persons towards upliftment of the society. According to Joseph w. McGuire "The idea of social responsibility supposes that the corporation has not only economic and legal obligations but also certain responsibilities to society which extend beyond these obligations". Business is the most important organ of the society so it must try to strengthen the business. In the present Era a business cannot survive for a long time by pursuing only the economic objectives, now the business must perform their social responsibility toward different groups. Social responsibility is the obligation of businessmen towards the society. Businessmen should recognize and understand the aspirations of society in which they carry on their business. This Paper highlighted that whether "VISHAL MEGA MART" situated in Tinsukia (Assam) perform their social responsibility or not towards consumer and society.*

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## AN ANALYSIS OF INDIA'S TRADE RELATIONS WITH THAILAND

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### ABSTRACT

*The cultural and civilisation connection between India and Thailand in the past and the common interest that both the countries share today means that there is significant potential for the development of a strong partnership for tomorrow. Thailand is an important trade partner for India with bilateral trade volume US \$ 86.6 million in 2014, with approximately US \$ 56.2 million imports from Thailand and US \$ 30.4 million exports to Thailand. This study is an attempt to analyse the India-Thailand trade pattern. The study is based on secondary data taken from UNCTAD Trade Statistics and UN Comtrade Database for the period 1991 to 2014. The data has analysed with some statistical tools i.e. Compound Annual Growth Rate (CAGR), Year to Year Growth, Index Growth, Trade Intensity Index and Revealed Comparative Advantage Index. It is examined that during the study period India-Thailand trade has increased, especially after the Free Trade Agreement (FTA) came into effect from 1 January, 2010.*

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**CULTURAL SUSTAINABILITY IN KERALA VIA TOURISM**

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DR. JOHN MATTHAI CENTRE  
ARANATTUKARA**

**ABSTRACT**

*Kerala offers a cultural kaleidoscope in its literature, language, music, dance, theatre and rituals; the pluralist basis of Kerala's culture mosaic is reflected in its art forms. That is the cultural heritage of Kerala can be seen from its different art forms and customs. There is no other state in India which can match up with the creativity of arts of Kerala. Kerala also is highly concerned about the aspect that tourism can adversely affect the cultural fabric of the community and in fact there are a large number of groups within Kerala that are highly concerned about the impact of tourism on culture and keeping a watchful eye on tourism development. Kerala feels that it will continue to be a tourism driven economy due to the focused and concerted efforts of the government with the private sector participation and involvement of local population in the development process. Thus the Kerala model of tourism seems to be more culturally sustainable and less in conflict with the long term cultural survival of their native population.*

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