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RECENT SCENARIO OF INVESTMENT IN INDIAN MUTUAL FUND INDUSTRY

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ABSTRACT

In today's volatile market environment, mutual funds are looked upon as a transparent and low-cost investment vehicle, which is likely to attract a fair share of investor attention. However, the progress made till now by the industry is still far behind compared to other investment sectors in India. The total asset in mutual fund industry is still below 10% (9.08% in Financial Year 2015-16) of GDP (Gross Domestic Product). In financial year 2013-14 Mutual Funds were able to attract only 1.8% of the total financial savings of the household sector. The present study aims to analyze various aspects of the growth experience of the mutual fund industry. It has analyzed the pattern of investment, financial savings of the household sector, fund mobilized, AUM (Assets Under Management), repurchase/redemption etc. in the Mutual Fund industry after year 2000. A comparison between public and private sector has also been made. The study also intends to ascertain to what extent the Indian mutual fund industry was able to withstand the global financial crisis of 2008 and global recession of 2011 and whether it has overcome from this setback till now.

COMPARATIVE STUDY OF CROPPING PATTERN IN TRIBAL DISTRICTS OF HIMACHAL PRADESH: A CASE STUDY OF DISTRICT KINNAUR AND LAHAUL & SPITI

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ABSTRACT

Agriculture is a highly dynamic process and the growth and development of agriculture in Himachal Pradesh has crossed several mile stones in different historical periods. The cropping pattern of Himachal Pradesh was based on the traditional system of the subsistence farming without any surplus. With the passage of time, the relationship between commercialisation and cropping pattern emerged complimentary. The State has different variations in the agro-climatic conditions. The agro-climatic variation supports different types of cropping patterns in the State. However, it was the availability or unavailability of marketing facilities which played a key role in determining the cropping structure in the state. The aim of the present paper is to compare the cropping pattern in Kinnaur and Lahaul & Spiti districts of Himachal Pradesh. The percentage method has been used to analyse the data. The study reveals that the commercial crops of both the study regions are main sources of income of the tribal areas. While analyzing the diversification, the Kinnaur district is witnessing a fruits belt as compared to district Lahaul & Spiti. The farmers are gradually diversifying to commercial crops for the sake of higher earnings.

REVIEW OF LITERATURE ON INDIAN DAIRY INDUSTRY

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ABSTRACT

Research in every field is unending and there is no limit to it. Dairy industry is one of the promising industries of Indian economy, as it is catering to the needs of millions of people. Consumption of Milk is very vital to each and every human being, irrespective of age and any other demographic characteristic. Hence, the market for milk and milk products is evergreen and ever growing. Indian dairy sector is now being dominated by hundreds of dairy units both in cooperative sector and private sector. The present article is an attempt to review the literature available on Indian dairy industry.

WOMEN ENTREPRENEURSHIP DEVELOPMENT IN INDIA: ISSUES AND CHALLENGES

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ABSTRACT

The study finds out that nature and problems of human resources development in rural area is different from that of urban area. Improved utilization of human resources in rural areas requires expansion of regionally appropriate subsidiary activities and adjunct infrastructure as necessitated by the modern economic growth and trend of modernization. In this context, program aiming at providing employed opportunities, asset building, augmentation of income, formation of skills plays an important role. The problems faced by the women entrepreneurs are not peculiar to it; they are the results of the general socio-economic and political change of the day. Adopting appropriate technology has enabled direct and positive impact, and gives the requisite infrastructure and institutional framework for employment generation. The new program, which are introduced for promoting employment opportunities assume path breaking and ameliorating form. In the absence of this program the situation of the poor would have deteriorated, adequate awareness building and education has not been given due importance. Encouraging women entrepreneurship would empower them to be self-employed. In this, a separate cell specifically intended for the self-employment scheme has to be created not only at the macro level but also at the local levels. This cell will be responsible for appraisal of the projects, inspection and follow up action, technology generation, extension, market surveys and identification of prospective entrepreneurs in the given region. This would guarantee employment for the women.

IMPACT OF BUSINESS RISK, GROWTH, AND LIQUIDITY ON THE CAPITAL STRUCTURES: EMPIRICAL ANALYSIS OF AGRO-BASED COMPANIES IN INDONESIA

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ABSTRACT

The study was conducted using secondary data from audited financial statements of agricultural companies listed on the Indonesian Stock Exchange during the period 2010-2014. Those companies are sub-sectors of food crops, plantations, fisheries, forestry, wood and its processing, pulp & paper, and animal feed. The number of companies used as the objects of this research are 22 companies which is generated 110 observation points. The data processed through analysis of regression statically panel data. Regression model used random effect model. The results of this study indicate that the risk of business and growth has positive effect on the capital structure. In the other hand, the liquidity has negative impact on the capital structure. The result of this study can be used as consideration for investors in making decision before investing on agricultural sector. This research can be used as consideration for agricultural company's management to establish the optimal capital structure.

A STUDY OF FARMERS' PROFILE AND PROBLEMS IN NORTH GOA DISTRICT

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ABSTRACT

Goa is a small and beautiful state on the Western Coast of India. It was given statehood on 30th may 1987. The state has population of about 1.45 million and area of 3702 sq. kms. Tourism and mining are the major areas of revenue. Goa has rich history of intimate culture. The State of Goa was ruled by Portuguese for nearly 450 years till it was liberated in 1961. Prior to the formation of the state, Goa was a major district of the former Union Territory of Goa, Daman and Diu. Goa attained the full-fledged statehood on 30th May 1987 under the Goa, Daman and Diu reorganization Act 1987. At the time of liberation, nearly 70 per cent of the population was involved in agriculture as their full time occupation. Paddy was the predominant crop of the State followed by Cashew and Coconut. Goa receives rain from the South - West monsoons. The average rainfall is 3,000 mm. rainy season is spread over four months from June to September. Important Fruits Crops of Goa are Mango, Cashew, Coconut, Banana, Pineapple, Jackfruit and Arecanut and field crops are Paddy, Ragi, Sugarcane and Groundnut. In spite of huge budgetary allocation gaon youths are not showing much interest in agriculture activities which is their family occupation. Moreover, educated young generation also not interested to enter in the said occupation. The study revealed that the main reasons for declining interest are these youths get jobs easily in the tourism sector land mining areas. Apart from these causes increasing cultivation costs and shortage of labour are other two factors affecting agriculture activities in Goa.

A STUDY ON SOCIO-ECONOMIC CONDITIONS OF WIDOWS AND INVISIBLE WIDOWS TO ERODE DISTRICT

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ABSTRACT

The word widow in the Indian cultural context is referred to women whose husband is dead and who are not permitted for remarriage. The plight of widow is indeed miserable for, almost inevitably, it carries with it problems of ill health, insufficiency of money, unemployment and strained social relations with one's children and one's friends for both men and women. In all cultures widowhood is a crisis in a woman's life because of the economic misery it attributes and cultural seclusion, it forces upon the individual. Women lost their husbands due to diverse or separations from husband with children or without children also facing the same type of socio economic and cultural problems like widows in India.

IMPACT OF INDUSTRIAL RELATIONS ON ORGANISATIONAL PERFORMANCE: A STUDY AT SELECT ORGANISATIONS IN BENGALURU

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ABSTRACT

The workplace environment impacts employee morale, productivity and commitment - both positively and negatively. The workplace environment in majority of industries is unsafe and unhealthy. These includes poorly designed workstations, unsuitable furniture, lack of ventilation, inappropriate lighting, excessive noise, insufficient safety measures in fire emergencies and lack of personal protective equipment. People working in such environment are prone to occupational disease and it impacts on employee's performance. Thus productivity is decreased due to the workplace environment. It is the quality of the employee's workplace environment that most impacts on their level of motivation and subsequent performance. How well they engage with the organization, especially with their immediate superior, influences to a great extent on their error rate, level of innovation and collaboration with other employees, absenteeism and ultimately, how long they stay in the job. That employees in organizations demonstrate a high interest in participation in the decision making process within their respective work places. There is significant relationship between education and employees' involvement in decision making, and as well as between frequency of employees' consultation and organizational commitment. Majority of the employees informed that decisions taken at the committee meetings are implemented, has the positive opinion about the councils working and performance, the organization has been considering the prerequisites of successful workers participation and feels that shop council and plant council benefit the organization to a great extent.

CHALLENGES IN AGRO ENTREPRENEURSHIP IN TAMILNADU, INDIA

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ABSTRACT

The world of business has become an extremely competitive and dynamic in which the only constant is change. This situation is obliging the various stakeholders to enhance their skill for the development of society through entrepreneurship. The individual or group has the capacity to develop sustainable enterprises is an important focus of research that is making it possible to undertake concrete actions in aid of the productivity that is playing in the overall improvement of our hemisphere. It also considers ways of promoting enterprise development as part of the strategies for agro product oriented food chains. Entrepreneurship plays a vital role in the growth and existence of small scale and medium scale farming in a very dynamic and competitive globalised environment. Farmer entrepreneurs consider their work as a business activity. Like every other entrepreneur agro entrepreneurs by engaging themselves in agro business, would like to serve the society and in the process wish to earn a profit for their living. They are very much passionate about their farm business. Farmer-entrepreneurs operate in a multifaceted and self-motivated environment particularly in Salem District of Tamil Nadu. The major concern of the any project that looks after the transformation is to focus on those factors that hinder their development at the grass root level. The major factors are the social, economic, political and cultural factors that have to be changed through inculcating entrepreneurial skills for farmers. At the same time, one should also need to look at educating the entrepreneurs to identify the profitable opportunities in the agricultural sector. Besides recommendations, a diagnostic tool has to be elaborated for the farmers through which the farmers in Tamilnadu can leverage their entrepreneurial skills.

IMPACT ON CORPORATE GOVERNANCE WITH TACTIC TO IMPROVE THE ENTREPRENEURSHIP

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ABSTRACT

This chapter addresses the question of how corporate governance interact with and influence entrepreneurship and how this ultimately affects economic development. The study empirically examined the mutual link between Corporate Governance and Entrepreneurship. The purpose of this paper is to identify the extent to which the corporate governance framework can be applied to Entrepreneurship. The present study is a sample survey of selected respondents. The respondents were selected from Kanyakumari district. In this research questionnaire were analyzed and interpreted using simple percentage table for tabular analysis and formulated hypotheses so as to know more about the topic understudy. It was proved in the research carried out that, effective Entrepreneurship and good corporate governance determines the success of an organization. In the analysis, corporate governance policy has really helped entrepreneur to grow financially. Therefore, recommend that, effective and good corporate governance remains a solution tool for global financial crises, organizational problems and the right policy that enhances increased productivity that brings about economic growth and development globally.

FACTORS BEHIND INFANT MORTALITY: A COMPARATIVE DISCUSSION IN THE CONTEXT OF INDIA

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ABSTRACT

Infant Mortality Rate (IMR) is regarded as an important and sensitive indicator of the health status of a community. It also reflects the general standard of living of the people and effectiveness of interventions for improving maternal and child health in a country. Compared to other indicators like crude birth rate, maternal mortality rate and under-five mortality rate etc, this indicator has always been accorded greater importance by the public health specialists because infant mortality is the single, largest category of mortality. It is not a result of any one or two particular diseases rather it is the result of some socio-economic syndrome of the nation. To tackle this problem we have to locate the actual factors behind it. In this paper I have tried to find the relative impact of its various factors. For this purpose I have used some secondary data of 20 districts in India.

EMPLOYEE ENGAGEMENT: AN OVERVIEW

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ABSTRACT

Employee engagement is based on trust, integrity, two-way commitment and communication between an organisation and its members. It is an approach that increases the chances of business success, contributing to organisational and individual performance, productivity and well-being. It can be measured. It varies from poor to great. It can be nurtured and dramatically; it can lose and thrown away. Real change occurs at the local workgroup level, but it happens only when company leaders set the tone from the top. Companies realize the most benefit from engagement initiatives when leaders weave employee engagement into performance expectations for managers and enable them to execute on those expectations. Managers and employees must feel empowered to make a significant difference in their immediate identify barriers to engagement and opportunities to effect positive change. Employees are familiar with the company's processes, systems, products, and customers. They are also experts on themselves and their teams. So it makes sense that they will have the best ideas to maximize these elements and deliver improved performance, business innovation, and better workplace experiences.

A STUDY OF PERCEPTION OF EMPLOYEES TOWARDS EMPLOYEE ENGAGEMENT IN RETAIL INDUSTRY

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ABSTRACT

Retail sector is one of the fastest growing sectors in India, especially over the last few years. The success of the any retail sector depends upon their employee's engagement towards their organization and also customers. The paper is an attempt to measure the level of employee engagement in retail organization. Also, to study the variation of employee engagement with the change in key dimensions such as wellbeing, involvement, fairness, information. The study is adopted structured questionnaire to collect the primary data. The study can help to understand how employee engagement varies with the change of key dimensions and present level of engagement. So that retail companies can focus on the key dimensions to improve the engagement level in enhancing customer satisfaction.

A CONTRIBUTION TO HEALTH TOURISM RESEARCH: THE CASE OF DEMAND FOR THERMAL RESORTS IN CROATIA

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ABSTRACT

Health tourism is fast-growing industry in the world. In Croatia health tourism has great potential but it is not utilised as much as it could be. Aim of the research is to study health tourism primary thru tourism demand for thermal resorts in Croatia. Characteristics of the arrivals and overnight stays in thermal resorts are analysed and dynamic linear modelling is performed. Demand for thermal resorts is decomposed by residence of tourists and compared with total tourism demand in Croatia. Results of time series regression modelling are linear regression models with autoregressive moving-average errors. Linear regression with moving average error of the 1st order explains the dynamic of the tourism arrivals and linear regression with autoregressive error of the 1st order explains the dynamic of the tourism overnight stays in thermal resorts in Croatia.

IMPACT OF GST ON INDIAN ECONOMY

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ABSTRACT

There are various types of taxes prevailing in the country such as income tax, capital gain tax, security transaction tax, perquisites tax, corporate taxes, sales tax, service taxes, value added taxes, custom duty and octroi, excise duty, professional tax, municipal taxes, wealth taxes, entertainment taxes. The new system of taxation system in india GST has replaced all the indirect taxes such as service tax, excise duty except custom duty." The present research paper is an attempt to study concept of goods and service tax and its impact on Indian economy.

INTELLECTUAL PROPERTY RIGHTS: A POWERFUL TOOL FOR ECONOMIC DEVELOPMENT

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ABSTRACT

In the modern globalized economy with the opening up of trade in goods and services Intellectual Property Rights are progressively becoming more important for stimulating new ideas by sufficiently compensating those who produce knowledge. Intellectual Property Rights are the rights awarded by society to individuals or organization principally over creative works: inventions, literary and artistic works, and symbols, names, images and design used in commerce. They play a key role in encouraging new business development and inducing technology acquisition and creation. Intellectual Property Rights are important to promote innovation and can be an instrument facilitating transfer of technology. They act as a catalyst for economic development. The present paper focuses on the role and impact of Intellectual Property Rights in Economic Development of a country. The paper will conclude with recommendations and policies for revising current system that can provide long term equitable value to the nations.

DETERMINANT OF BOND AND FIRM CHARACTERISTICS, MACROECONOMIC FACTORS TO CORPORATE BOND RETURN IN INFRASTRUCTURE, UTILITIES AND TRANSPORTATION SECTOR

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ABSTRACT

Issuing bond is one of corporate action for finance beside retained earnings, bank loans, and stock. In Indonesia, the development of bond issuing as a corporate financing is showing a positive trend in outstanding value, number of bond issuer and number of sheet that issued. However, the volume and frequency of trading is still fluctuating. The purpose of this paper is to analyze the influence bonds characteristics (coupon, yield to maturity or YTM, duration and bond rating), firm characteristics (total assets and debt to equity ratio) and macroeconomic factors (Bank Indonesia rate, exchange rate, inflation and Jakarta Composite Index or JCI) on the return of Indonesia corporate bond in infrastructure, utilities, and transportation sector. The approach involves a panel data regression with quarterly data from 13 bonds in 2010-2014. The data collected from Indonesia Capital Market Library (ICAMEL) for bonds characteristic, Corporate Annual Report for firm characteristics, and Central Bank of Indonesia (Bank Indonesia or BI) for the macroeconomic factors. The regression analysis that used Fixed Effect Model (FEM) shows that bond and firm characteristics as well as macroeconomic factors significantly influence bonds return. The significant factors are coupon, YTM, total assets, exchange rate and JCI. The findings have implication for bond corporate issuer that should consider bond characteristics and firm characteristics. The paper provides useful information for designing bond features for the issuer.

A STUDY ON MERGERS AND ACQUISITIONS FROM THE PERSPECTIVE OF SHAREHOLDERS

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ABSTRACT

The purpose of this research paper is to understand the impact of mergers and acquisitions on shareholder wealth. This paper gives list of selected mergers and acquisitions both at international level and also by M&A by Indian corporate. It is found that companies are likely to implement mergers and acquisitions (M&A) for growing at a faster rate. Most of the companies are acquiring other companies in their respective industry. The concept of mergers and acquisitions and types of mergers are briefed in this paper.

A STUDY ON STUDENTS SATISFACTION OF HIGHER EDUCATION INSTITUTIONS IN ERODE DISTRICT

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ABSTRACT

In India, education industry is always crucial one to the growth and social development as a service industry. It is the third largest sector after the financial sector like banking and insurance industry. The present study carried out by the research is an empirical study in nature based on descriptive method. The study is based on the primary as well as the secondary data. As the study aims at identifying the student's satisfaction from a sample of 600 students from higher education providing more arts and science colleges in erode district. In the present study, primary data is used for the analysis purpose and the required primary data have been collected through survey method with structured questionnaire by convenient sampling technique. The researcher has used descriptive and exploratory techniques and the analyses made by some statistical tools and techniques such as descriptive analysis, ANOVA test and chi-square test. These analyses were used for prove the objectives of the present study. The study concludes that the undergraduate students are studying under this age group with new atmosphere after the school life. It results that the students have satisfaction and more attracted by the service quality of the college in Erode district.

A STUDY ON ENTREPRENEURIAL ATTITUDE AMONG THE GRADUATES IN LAKHIMPUR DISTRICT OF ASSAM

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ABSTRACT

An Entrepreneur is one who creates a new business in the face of risk and uncertainty for the purpose of achieving profit and growth. He has ability to identify significant opportunities and assemble the necessary resources to capitalize on them. Although many people come up with great business ideas, most of them never work on their ideas. Entrepreneurs do and that is why they are entrepreneurs. Entrepreneurs possess some key qualities such as innovation, risk-taking, hard work, self-confidence, goal setting and above all burning desire to excel. Entrepreneurial behavior is the result of entrepreneurial motivation. In this competitive era, entrepreneurship development has become very much necessary. Promotion of Entrepreneurship is essential to achieve the goal of economic growth. The present study makes an attempt to assess the entrepreneurial intentions among the Graduates. The study also aims to determine the influence of family, relatives and peers towards entrepreneurial activity and also the influence of gender towards entrepreneurship. The basic objective of this study is to identify student's attitude towards entrepreneurship as a career. Convenience sampling method has been used to collect data from the respondents. Primary data has been collected through a structured questionnaire and secondary data has been collected from books, journals and web links. The study concludes that the factor of self employment and independent living have high impact and family professions hardly have any influence on the students to adopt entrepreneurship as a career and there does not exist any difference between male and female entrepreneurship.

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