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HEALTH INSURANCE SCHEME (AAWAZ) FOR DOMESTIC MIGRANT LABOURERS IN KERALA OPPORTUNITIES AND CHALLENGES

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ABSTRACT

'Aawaz' is a health insurance scheme planned to implement in Kerala in the year 2017 for the 4000000 domestic migrant labourers who have been working in different sectors in the State. It aims at providing health care assistance and free medical facilities to each registered worker. The initiative plans to collect information about the domestic migrant workers. Under the scheme titled 'aawaz', an identity card shall be provided to each migrant worker who gets registered. This paper is an effort towards studying the opportunities and challenges of the 'aawaz' scheme and the aim, benefits, the way how it will be implemented. The study uses both primary and secondary data. The language barrier makes the domestic migrant labourers vulnerable and prevents them from accessing health care and protecting their rights. The 'Interstate Migrant Workers Welfare Scheme' launched by the State government in the year 2010 has not made much of an impact. The enrolment of the scheme is only 54350 as on 31st December 2016. In this context the study is being conducted.

FINANCIAL LITERACY: A STEP FORWARD TOWARDS SUCCESS**V. VIJAYA****RESEARCH SCHOLAR, ALAGAPPA UNIVERSITY, KARAİKUDI; &****ASST. PROFESSOR****INSTITUTE FOR TECHNOLOGY & MANAGEMENT****BANGALORE****DR. V.MANICKAVASAGAM****DEAN****FACULTY OF MANAGEMENT****ALAGAPPAUNIVERSITY****KARAİKUDI****ABSTRACT**

Indian economy is on growth trajectory, with a preponderate realization amongst all in the financial spectrum a corresponding deepening of financial sector must precede. And, such deepening is possible, only when individuals and households are financially literate for sustainability. Economies around the world today felt Financial Literacy is ubiquitous for the growth and development of a country. The financial education has grown immensely from liberalization, privatization and globalisation time to the present time of post liberalization corporate era. Nevertheless to say, Government, Policy makers, Regulators and many organisations have taken steps in promoting Financial Literacy through a number of Financial Education Program. Financial Literacy gained its noteworthiness not only with the investors but also among all. A financially literate person must be proficient in the core competencies, having financial knowledge, ability, skill and experience supported by positive attitudes towards money. Financial literacy is understood by the link from knowledge to skills, to attitudes, to behaviour. This link is important, financial knowledge influences attitudes which in turn leads to action metrics. Financial Literacy is essential to judge, evaluate the complex saving and investment option among the myriad of products available in the market, by identifying the best suitable one. Financial Education helps the consumer/investor to be more realistic and practical in decision making. This paper show cases the importance of financial literacy of each and every individual and reiterates the need for financial education to become more self-reliant in the future. It also takes into accounts the complex intermingling multitude dimensions of financial literacy, its relevance, determinants and, role of regulatory authorities in India. The study concludes that the strategy for improving financial well-being of individuals in India focusing the young investors.

ECONOMIC DEVELOPMENT AND ENVIRONMENTAL CHALLENGES: A CASE OF PUNJAB

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ABSTRACT

The optimum use of the world's resources in accordance with the objective of sustainable development and seeking to shield and preserve the environment is need of the hour. The growing population and economic development leads to various environmental issues. After independence the state of Punjab was powered by Green Revolution, which further generated the various opportunities for industrial and manufacturing sector. Green Revolution and Industrial Development are leading the Punjab economy towards environmental issues. There are several problems in Punjab, particularly pollution of fresh water bodies, air pollution, and lack of proper waste management, deforestation, loss of biodiversity, desertification, water logging, natural disasters and climate change. This paper throws light on the economic development in Punjab and environmental challenges faced by the economy with the help of Environmental Kuznets Curve. The Curve suggests that economic development at the initial stages degraded the environment, but after the certain level, an economy starts improving its relationship with the environment. Externalities are other major factors that influence the environment.

EQUIPPING EVERY LEARNER FOR 21ST CENTURY

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ABSTRACT

Education has been a fundamental component of human well-being and national productivity. Only high quality education helps for well-being and national development. There is need to transform the education system so as to achieve the target of universalization of elementary education along with the quality in education. With a great deal of investment being put into outfitting schools with technology, the question of whether or not it is worth the investment is a valid one. However, this paper strives to address the holistic transformation of education systems and to offer a foundation on which quality education and system leadership can be achieved. We believe the core of an excellent education system is based on talented teachers, strong system leadership, solid curriculum, and accountability for outcomes. However, another key component is the integration of technologies that can fuel new forms of teaching and learning, nurture 21st century skills and prepare learners for participation in the global economy of this century.

A STUDY ON THE PROMOTION AND REWARD POLICY WITH REFERENCE TO RELIANCE DYEING WORKS TIRUPUR

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ABSTRACT

Each organization needs to maintain a balance between the internal sources of personnel promotion and external sources by means of recruitment. Hence, promotion must be based on consistent, fair and clear cut policy. The National Institute of Personnel Management (NIPM) has suggested a promotion policy on the following lines: Drawing up an organization chart to make clear to all the ladder of promotion. Where there is a job analysis and a planned wage policy, such chart is quite easy to prepare. Making the promotion system clear to all concerned who may initiate and handle cases of promotion. Though departmental heads may initiate promotion, the final approval must lie with the top management, after the personnel department has been asked to check from its knowledge whether any repercussion is likely to result from the proposed promotion. All promotions should be for a trial period to ascertain whether the promoted person is found capable of handling the job or not. Normally, during this trial period, he draws the pay of the higher post, but it should be clearly understood that if "he does not make the grade" he will be reverted to his former post and former pay scale. This study is conducted in a conceptual way. As we have intended to study about the influence of rewards and satisfactions on employee's performance, information that we have used were gathered from distinct areas such as text books, company reports and journals and the Internet sources were resourceful in the process of gathering the information.

A STATISTICAL STUDY ON CUSTOMERS LOYALTY OF MOBILE PHONE SERVICES

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ABSTRACT

Mobile phone communication is a piece of equipment for the valuable use of people. Though the mobile operators have been rendering services to their customers throughout India, it has become a goal of controversy due to various causes, such as, excess billing, disconnection while talking, cross talk while talking, high cost handset and high operating cost, full talk time and network coverage. Their services are not only praiseworthy, but also satisfying to the consumers to some level. Hence the service providers are facing challenges, not only from the competitors, but also from their customers. The customer's expectations and facts of the mobile phone service are also growing at the other hand. In this research article to assess the customers loyalty towards mobile phone services with appropriate statistical techniques.

**A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC FOOD
PRODUCTS IN COIMBATORE CITY**

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ABSTRACT

Organic farming system in India is not new and is being followed from ancient time. The demand for organic foods is increasing day by day. Worldwide consumers are becoming health conscious and are concerned about nutrition and the quality of food consumed. Consumers are also increasingly concerned with the food safety and the consumers are getting health conscious and are paying more attention to quality of food consumed. The present study aims at analysing the factors affecting satisfaction of consumers on organic food products. Using a well-structured survey of 550 respondents covering the Coimbatore city, Tamil Nadu. Suitable statistical tools have followed for analysis on consumer satisfaction.

FACTORS INFLUENCING CUSTOMER LOYALTY: A STUDY ON ORGANISED FOOD & GROCERY OUTLETS

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ABSTRACT

Indian retail industry is witnessing a tremendous change with a growing middle class and rapidly increasing consumer spending, India overtakes China for the number one spot in this year's Global Retail Development Index (GRDI). The conditions for retailers in India are favourable and will continue to provide strong fundamentals. The Gross Domestic Product (GDP) is to grow by 7.4 percent in 2017 and 7.6 percent in 2018, which will help to boost the middle class and increase consumer spending beyond the essentials. These trends are expected to help organised retail double in size by 2020. Food & Grocery holds a major portion of Indian household consumption that is dominated by unorganised retailers. Despite stiff competition, customers are influenced by many factors, which drive them towards organised retail stores. A sample of 260 customers was selected from Coimbatore District by using convenience-sampling technique. Hence, this study set out to find the factors by applying factor analysis that influences customer loyalty towards organised food and grocery stores. Finding revealed that four factors, namely, personalised service and location, Price and quality policy, store atmosphere and facilities and attractive offers influenced customer loyalty towards organised Food and Grocery stores.

DYNAMIC CONGESTION CONTROL IN NETWORK LAYER FOR ADVANCED CLOUD COMPUTING

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ABSTRACT

Cloud computing becoming attractive tool for delivering web-based services. It can enable rapid development and dynamic scaling and it offers flexible powerful but low cost distribution infrastructure. In paper we proposed new infrastructure capabilities to support dynamic networks. In the network layer Allocation of resource at specific locations and those sites are connects by backbone supporting provisional virtual links. Each location constructs one data center for processing of resource specified by function. Application controller updates the distribution information and multicast to access nodes for load balancing of flow of packets and regulating the traffic flow within application cluster to avoid congestion. The processing elements create the virtual output queues to adjust to prevent output congestion.

ENTREPRENEURSHIP SKILL DEVELOPMENT IN VARIOUS BUSINESS SECTORS IN TAMILNADU

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ABSTRACT

Entrepreneur Skills, Training and Development are the driving forces of economic growth and social development for any country. An effective entrepreneur skill development programme and training opportunities help to create self-employment at the Domestic as well as International level. The Indian government should identify what kind of entrepreneur skill and training need to start an enterprise. These training must be based on their industry of commodity business sectors for essential economic development. Hence the researcher discussed about the various entrepreneurs skill development and training programmes related to the business sectors in Tamilnadu, India. We see in detail about the skill development of various sectors of the business.

GROWTH AND DEVELOPMENT OF TELECOM SECTOR IN INDIA: AN OVERVIEW**Dr. N. VIJAYAKUMAR****HEAD****PG & RESEARCH DEPARTMENT OF COMMERCE****SRIRAM COLLEGE OF ARTS & SCIENCE****PERUMALPATTU****ABSTRACT**

After the implementation of the Federal Financial Integration Scheme on 1st April, 1950, the administration of the entire network of telegraphs and telephone systems of the nation, including those that previously existed in the former princely state became a major adventure. India had around 84000 telephone lines for its population of 350 million at the time of its independence in 1947. India is the fastest growing economy post its liberalization and globalization activism and Asia's third largest economy behind Japan and China. India's telecom density is not so high as compared to the western market. These liberalization measures introduced in the telecom sector were expected to boost the investors' confidence, bring greater competition for the benefits of subscribers and develop modern telecommunication network in the country at a faster pace. The rapid growth in Indian telecom industry has been contributing to India's GDP at large. After independence the growth in telecom sector in public sector was fair and well planned.

FUTURE CLOSING PRICE, TRADING VOLUME AND OPEN INTEREST: EVIDENCE FROM STOCK FUTURES & INDEX FUTURES OF NIFTY 50 ON NSE IN INDIA

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ABSTRACT

Futures are standardized contract between two parties to buy or sell an asset at a certain time in the future at a certain price. Open Interest is the total number of outstanding contracts that are held by market participants at the end of the day. Open interest applies primarily to the futures market. Open interest, or the total number of open contracts on a security, is often used to confirm trends and trend reversals for futures and options contracts. Open interest measures the flow of money into the futures market. For each seller of a futures contract there must be a buyer of that contract. Thus a seller and a buyer combine to create only one contract. Increasing open interest means that new money is flowing into the marketplace. The result will be that the present trend (up, down or sideways) will continue. Technical analysis can easily see that the volume represents a measure of intensity or pressure behind a price trend. The greater the volume, the more we can expect the existing trend to continue rather than reverse. This paper makes an attempt to study the relationship between future closing prices, trading volume and open interest for Nifty Index and select 25 Stocks on Nifty 50 Index for near month contracts. Open interest is often used to know the trends and flow of money, the relationship between these three often indicates the change of trend in the futures market.

FUTURE TRACK OF STRATEGIC GROWTH OF M-COMMERCE MARKET IN GLOBAL SCENARIO

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ABSTRACT

Ecommerce is rapidly growing all over world. Now it is converting in M-Commerce view due to Mobile, i-Phone, Tab, i-Tab utilization by Consumers. In the emerging global economy, e-commerce and e-business have increasingly become a necessary component of business strategy and a strong catalyst for economic development. The integration of information and communications technology (ICT) in business has revolutionized relationships within organizations and those between and among organizations and individuals. Specifically, the use of ICT in business has enhanced productivity, encouraged greater customer participation, and enabled mass customization, besides reducing costs. It will be possible to create networks for producing and sharing information, transcending national and geographical boundaries. For example, economists are needed to understand the myriad of marketplace and financial considerations that shape the business environment. Social scientists are needed to understand the behaviors of consumers and organizational entities competing in the new economy. Computer scientists, information technology specialists are needed to understand the electronic and informational linkages among the infrastructures. Linguistics as a science is necessary to take into account the interdisciplinary nature of ecommerce and find appropriate solutions for rather complex terminology, which requires continuous updating and unambiguous identification of entities. Consequently, terminology of e-commerce must provide business transactions without ambiguity and uncertainty, which are not desired from legal, commercial consumer and information technology perspectives. Now a days Flipkart, SnapDeal, Car Dekho, Property india, I.R.C.T.C etc playing a big roll to Development of M-Commerce Market.

AN ANALYSIS OF CSR SPENDING IN INDIAN COMPANIES

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ABSTRACT

The term “corporate social responsibility” became popular in the 1960s and has remained a term used indiscriminately by many to cover legal and moral responsibility more narrowly construed. Actually, CSR refers to a business practice that involves participating in initiatives that benefit society. A responsible corporate recognizes that its activities have wider impact on the society in which it operates. Therefore, it takes account of the economic, social, environmental & human rights impact of its activities on all the stakeholders. In this paper, top BSE listed companies are selected for the purpose of study. Their prescribed CSR spend have been compared with their actual CSR spends FY 2015-16. The study reveals that there is a gradual improvement in corporate’s CSR spends. The paper also focus on the areas of priority of CSR spending by Indian Companies

REMITTANCES AND HOUSEHOLD SAVINGS AND INVESTMENT

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ABSTRACT

This paper made an attempt to study the impact of inward remittances on household savings and investment. The effects of remittances on the receiving country can be dramatic on both a macro and microeconomic level, which creates serious challenges for governments, communities and families. The factors incorporated in the study are; basic consumption, education, health, entertainment, savings pattern, building a new house and repayment of loan expenses. The paper highlights that remittance receiving households experience a significant effect on the household's consumption, education and health expenses as well as savings, which leads to improving the wellbeing of the family.

THE FUTURE OF BUSINESS IS DIGITAL MARKETING: A DESCRIPTIVE STUDY

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ABSTRACT

Digital marketing facilitates the marketers to have frequent and interactive communication with the target customers in a speedy way. The diversity of digital channels like internet, email, social-media, display-advertising and mobile phones provide an opportunity to develop long-term relationships with customers. At present, the world people are getting themselves contacted with digital media. There are more than 3.7 billion internet users in the world. In India, digital media business is growing at a rapid rate. Now, a need of the hour is to understand customers' preferences, tastes, and likings regarding digital media so that marketing campaign may success. The number of internet users, mobile penetration in the country and "Digital India" offer many opportunities for the marketing. Marketers have to understand how to use digital channels effectively for marketing and also must concentrate on trust building among customers.

AN ANALYSIS OF THE USE OF STRATEGIC MANAGEMENT ACCOUNTING BY ZIMBABWEAN MEDICAL LABORATORIES IN HARARE

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ABSTRACT

The study finds out that there is a largely high level of use of operational strategies, but this is not translating into usage of SMA practices medical laboratories in Zimbabwe. SMA practices commonly used by medical laboratory institutions in Zimbabwe are: brand valuation; use of balanced score cards; activity based management; strategic costing and pricing; target costing; customer accounting; and benchmarking respectively. There are numerous factors with varied impact on influencing the embracing of SMA practices by medical laboratories, these include lack of financial resources primarily and extending poor technologies, lack of skills, and insufficient human resources. However, policy inconsistency and an unfavourable business environment rank weakly in influencing the adoption of SMA practices. The study recommends the enhancement of operational strategies by using SMA practices because strategies not financially informed may lead businesses to pursuing strategies that lack economic viability and the medical laboratories should consider investing in systems that support adoption of SMA practices, such investments as hiring qualified accountants as well as equipping their accounting staff with SMA skills.

GROWTH AND PROGRESS OF HANDLOOM INDUSTRY IN INDIA - A STUDY

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ABSTRACT

The study finds out that Handloom is the one of the oldest industry in India. Handloom industry is play key role in the economic development of the country. Providing employment to 43.32 lakhs in this papers has cover Growth & Progress Or handloom industry in India during the first five year plan to 12th five year plan.

GENDER INCLUSIVITY IN IT-BPM SECTOR

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ABSTRACT

Information Technology has become the flagship industry underlying India's recent presence on the global stage. It is also in the spotlight worldwide due to the relatively high and increasing numbers of women in IT in India in comparison to the small and falling numbers of women in this sector in the Western world. Women inclusivity efforts motivated women to join the IT sector without fear and enables them to build confidence. Gender inclusion which brings diversity in the workplace needs to be sustainable and this is a challenge faced by several companies. As of now, only 18 per cent of women in the IT industry are employed at management level - a figure that needs to be increased. We need to appreciate the diversity dividend, so it's really crucial to make that transition and increase the women workforce across the corporate ladder. Around 60 per cent of university graduates are women, 46 per cent of internet users are women," said Suresh Narayanan, chairman and managing director at Nestle India Limited, speaking at the summit. When women become part of the workforce it requires out-of-the box thinking to factor in parameters of safety and security. With this, it becomes imperative for companies to bring in gender-neutral mentoring and tackle bias to strengthen the talent fabric of the company. This study aims to understand the constraints faced by women employees in the workplace and to determine the impact of women inclusivity in jobs in IT –BPM sector.

E-COMMERCE IN INDIAN CONTEXT: A SWOT ANALYSIS

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ABSTRACT

E-commerce is considered as everything that contains an online transaction. E-commerce delivers various advantages to the consumers i.e. variety of products, lower price, saves time etc. e-commerce can be classified as S E-Merchandise, E-Finance. Doing business using latest technology and equipment's like telephone, mobile, fax, e-payment, money transfer systems, Internet. This research paper focus on SWOT Analysis of E-commerce in Indian oriented which will consist of strengths, weaknesses, opportunities and threats faced by e-commerce in current scenarios in India. India is an emerging economy and how e-commerce had played a significant role in the growth of the businesses and overall economic development.

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With sincere regards

Thanking you profoundly

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