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AWARENESS ABOUT HEALTH INSURANCE

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Health insurance as a concept can be traced by to ancient civilizations. In 1981, General Insurance Company (GIC) designed a limited cover for individuals and families to covering their hospitalization needs. Subsequently in 1986, this was replaced by the Mediclaim policy and it was further modified in 1991 and 1996. The establishment of the Insurance Regulatory and Development Authority Act in 1999 paved the way for the opening of the health insurance market for private competition by 2000. Health insurance segment is the fastest-growing segment in the insurance industry. Regarding awareness, the media 'newspapers' created more awareness to the sample households. Health insurance schemes like 'Mediclaim Policy', "Pradhan Mantri Suraksha Bima Yojana", and 'Employees' State Insurance Scheme'. The sample uninsured households are willing to contribute for their future risks. New diseases are found every day; so, the insurance companies make a clause to get treatment even for the unlisted diseases in the agreement also.

THE EFFECTS OF INDIVIDUAL DIMENSIONS OF SERVICE QUALITY IN FIVE STAR HOTELS USING SERVQUAL MODEL

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The concept of "Service quality" is earmarked to play a significant role for any successful business. A customer usually expects the service in a way he/she wants to receive when they avail any service. Service quality can thereby be explained as how well a service is effectively delivered compared to what customer expects. If customers' expectations are greater than the quality of services rendered, customer dissatisfaction occurs. The current empirical study has been undertaken with an intention to measure the service quality (tangibles, reliability, responsiveness, assurance and empathy) dimensions that affects the customer's perception towards services offered by the Service provider (Five star Hotels) in Bengaluru city. In order to realise the stated objectives the researchers collected the data from 320 respondents. The validity of the questionnaire was adjudged, using Cronbach's coefficient (α) was calculated to test the reliability and internal consistency of the responses. In the second phase, normality of the data and reliability statistics have been investigated and extrapolated by using inferential statistics. In the last phase, a multiple regression model has been run to identify the major drivers of service quality. The results revealed that Tangibility, Responsiveness, Assurance and Empathy were the major determinants of the Overall Satisfaction. When we rank the dimensions we found that Tangibility ranked first followed by Empathy. Finally the results have been compared with the possible evidence.

CONSUMPTION POVERTY PROFILE OF INDIA: EVIDENCES FROM NSS UNIT LEVEL DATA (2005-2012)

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ABSTRACT

The study finds out that poverty HCR has declined across both rural and urban India during the period 2005-12 considering the selected 25 states. The rate of decline in poverty is found to be faster in urban than in rural areas. The severity of poverty, as measured by poverty gap ratio has declined during the study period. The decline is more in urban than rural India. The rural poverty is much more severe than urban poverty. Considering poverty by geographical regions across India, it is found that in rural India, the most vulnerable regions are Central (Madhya Pradesh, Chhattisgarh) and Eastern (Bihar, Jammu & Kashmir, West Bengal, Orissa) followed by North-East (Arunachal Pradesh, Assam, Manipur, Mizoram, Nagaland, Tripura). At the urban level, Southern region (Karnataka, Andhra Pradesh, Tamil Nadu, Kerala) has the least incidence of poverty HCR followed by Western region (Rajasthan, Maharashtra, Gujarat). Although, all regions have been able to reduce the incidence of poverty, the North Eastern and Northern states experienced an increase in poverty which is quite alarming. This regional inequality might be due to the differential treatment and attention received by the respective states from the centre owing to the differences in political affiliations. It is also said that a lot of fund allocated for development purposes remain unutilized in certain states or areas either due to lack of proper administration or implementation or man-power. Considering the micro factors, it is found that in terms of poverty by Household head's employment status, which has been recategorized, at the rural level, all the three categories of employment, namely regular, casual and inactive have experienced a decline in poverty HCR figures. This is definitely a big achievement for the economy. At the urban level, poverty was found to increase during the study period for those inactively employed. Considering poverty by level of education with respect to the household head, it is found that poverty among rural illiterates is more than urban illiterates across all the years although poverty over time has declined across all the categories of education. The study finds that returns to education is positive which is as expected. Higher the level of education an individual receives, lower is the incidence of poverty and vice-versa. Considering poverty in terms of asset holdings (land ownership), in rural India poverty HCR has drastically declined compared to the urban India. Across all quintiles of land holdings poverty is found to decline. Urban poverty HCR is found to be distinctly low compared to the rural India owing to less land holdings among the urban population. Moreover, the incidence of poverty is widespread among the rural population than the urban population. From the inequality figures, urban inequality has marginally declined during the period 2005-12 whereas urban inequality in consumption has increased during the period 2005-12. In terms of the spread of consumption inequality across regions Gini coefficient has declined in Western, Central, Southern and Eastern region remarkably. But surprisingly, consumption inequality has increased in the Northern and North-Eastern Region during the period 2005-12. To conclude, it can be said that although the poverty with respect to the poverty line has declined over the three rounds of consumption expenditure the inequality has marginally declined (0.5%) over the period. The share of rural India in the total inequality is much more compared to the share of urban India where inequality has declined marginally. Thus, more targeted measures and programs have to be taken in order to reduce the spread of poverty and inequality.

DIRECT SELLING AND MULTILEVEL MARKETING - ITS IMPLICATIONS ON BOUNDARY MANAGEMENT AMONG MOMPREENEURS

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ABSTRACT

Management comes naturally to women be it home or work place. The initiatives and leadership, which lead to the embodiment of business ideas, are termed as entrepreneurship and the individual who promotes the unit, organizes the factors of production, and manage the business is called an 'entrepreneur'. Thus, the process or activities behind the search and exploitation of business opportunities are rightly referred as entrepreneurship. Many a time's women are forced to quit their careers to take care of family commitments. In this context, today we come across women who handle multiple tasks from being full time mothers to successful entrepreneurs. The present study is an attempt to understand how Direct Selling or Multi Level Marketing has helped women find their space in business while handling multiple things in various life domains. The study further explores how Multi Level Marketing has made women pursue a career for them while attending to their familial responsibilities and how they maintain good work life balance. The MLM effect in empowering women from becoming confident to influential and the extent to which they are able to balance both work and family.

A CASE STUDY ON THE PANCH BHAI RESTAURANT: THE BUILDING, SUSTAINING, AND GROWING OF A START-UP

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ABSTRACT

The case study finds out that Panch Bhai restaurant has reached the peak of popularity within an incredibly short period of time. Mr. Rafiq, the proprietor of 'Panch Bhai Restaurant,' started this business with a view to providing quality food at affordable cost to the common people of the city. Serving cheaper foods at affordable rate in a homely manner gives the restaurant a unique competitive advantage. This restaurant has taken a few more ordinary-looking yet innovative initiatives that have led them towards success. It has introduced a good variety of delicious food items to its customers, and people from all walks of life, especially the office goers, have cordially accepted those foods. The interior of the restaurant as well as the employees' behavior symbolize a unique example of a successful venture. The more astounding fact is that the restaurant has come all this way without any kind of direct advertisement. For this restaurant, services that it provides are the advertisements and the customers themselves are the mediums of advertisement. The 3H principle—honesty, humanity and hard-work—is the core formula of becoming successful. Success story of this restaurant has been motivating a bunch of entrepreneurs towards this industry. This case contains in detail the journey of the restaurant since the inception of its operation through the initial years to the present state of expansion.

A STUDY ON CONSUMER BUYING BEHAVIOUR TOWARDS ECO-FRIENDLY PRODUCTS IN COIMBATORE CITY

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ABSTRACT

The purpose of this study is to understand the variables affecting the consumer behavior while purchasing green products. Consumer choices reflect not only price and quality preferences but also social and moral values, as witnessed in the remarkable growth of the global market for organic and environmentally friendly products. Over the years the company has greatly expanded its range of environmentally friendly promotional products. The structured questionnaire was used collect primary data and analyzed using software package. From this research it is found that attitude and personal norms are positively influencing consumer purchase intention towards eco-friendly products. This study helps the marketers to design strategies for sustaining in the market. The objective of this research was looked into and explored the influencing of intentions of consumers on eco-friendly products specifically fast moving consumer goods or non-durable ones. The purpose of the study was to obtain information from consumers' point of view.

INDIAN MARKETING SCENARIO

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ABSTRACT

Currently in India, the national economy and marketplace are undergoing rapid changes and transformation. A large number of reasons could be attributed to these changes. One of the reasons in these changes in the Indian Market Scenario is Globalization, and the subsequent and resulting explosive growth of global trade and the international competition. The other reason for these changes in the Indian Market Scenario is the technological change. This is an important factor because the technological competitiveness is making, not only the Indian market, but also the global marketplace cutthroat. In the Indian Marketing Scenario, the market success goes to those companies that are best matched to the current environmental imperatives. Those companies that can deliver what the people want and can delight the Indian customers are the market leaders. Today the companies are operating in such a marketplace where survival of the fittest is the law. In order to win, the companies are coming out with various new and evolving strategies because the Indian market is also changing very fast. It is to capture the Indian market, that the Indian and the Multi-National Companies are using all of their resources. The Indian market is no longer a sellers' market. The winner is the one who provides value for money. A large number of companies have huge idle capacities, as they have wrongly calculated the market size and installed huge capacities. This has further contributed to converting the Indian market into a buyers' market. The Indian Marketing Scenario is one of the biggest consumer markets and that is precisely the reason why India has attracted several MNC's. These large Multi-National Companies have realized that to succeed in the Indian market-place they need to hire Indian representative who are much more aware of the Indian economic, political, legal and social realities. In the Indian Marketing Scenario, it is the MADE FOR INDIA marketing strategies that work.

MAKE IN INDIA: ADVANTAGES AND CHALLENGES

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ABSTRACT

India is a forward moving country. Its economy is continuously growing on. Any country whose economy is growing requires many things. For this, employment opportunities are also necessary. Government plans to create job opportunities in the country. But it is possible only when manufacturing sector is to be concentrated with service sector. Other countries also when reformed their economy, concentrated upon manufacturing sector and foreign direct investment (FDI). That results in overall development of their economy. According to IMF report, India will be an emerging economic super power in the next upcoming years. To move forward, to boost up the economy, to improve the production and for better tomorrow PM Narendra Modi started a campaign named 'Make in India'.

PAITKAR PAINTING: AN ART STRUGGLING FOR SURVIVAL

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ABSTRACT

The specific cultural tradition of the community elder is Paitkar painting, an indigenous painting of eastern India. Paitkar painting is considered one of the popular craft of Jharkhand in India. Paitkar painting is the pictures with performance of storytelling. This living tradition of Jharkhand is dying slowly because of its improper exploration and patron. It is more archaic than any other folk art form of India but yet to come in the Indian art scenario. The century old tradition form of scroll painting is preserved by few families in Amadubi under Dhalbhumgarh block of East Singhbhum district. Lack of recognition and promotion from any quarter for decades had prompted the painters to think of abandoning their profession. Financial crunch had also forced the painters of this tribal community to look for alternative avenues of livelihood. The social and economic hardships coupled with government's indifferent attitude towards the art form forced the poor tribal painters to even dissuade their children from pursuing their age old profession resulting in the essence of paitkar slowly being replaced by modern techniques.

EVALUATING CONSUMER BUYING BEHAVIOR TOWARDS MOBILE PHONES – A STUDY WITH RESPECT TO THE STATE OF GOA

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ABSTRACT

A mobile phone today is just not a means of communication but has a diverse usage pattern varying from one individual customer to another, thus with a drastic increase in usage of cell phones and technological advancement, a smartphone has become a necessity, thus while choosing one to buy there are several factors to be considered and thus buying pattern tend to vary, the present paper throws light and seek to evaluate those factors and how consumers behavior towards buying smart phones vary. The study is based upon primary source and data is collected by means of a structured questionnaire offered to 150 respondents in the state of Goa. Analysis is based on use of techniques like Cross tabulation, Chi-Square testing and Factor Analysis. The study computed four main factors that influenced consumers buying behavior namely, physical attributes, pricing, advertisement and personal factors. The study has also proven a relation between the consumer's willingness to spend and age, occupation and qualification as influencing factors.

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With sincere regards

Thanking you profoundly

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