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Portal 3:

Employee Perspective Job Portal Efficiency				
	(Estimate)	Std. Error	t-value	Pr(> t)
Intercept	0.976	0.154	6.329	6.23e-10***
Relevant Job Understanding	-0.109	0.260	-0.420	0.675
Accuracy in Job Postings	-0.016	0.014	-1.134	0.257
Brand Recognition	-0.071	0.023	-3.028	0.003**
Geographical Location	0.077	0.217	0.354	0.723
Occupation	-0.142	0.265	-0.537	0.592
Age	0.069	0.232	0.298	0.766
Education Level	0.128	0.288	0.447	0.655
Work Experience	0.011	0.170	0.065	0.947
R ²	0.21			
Adjusted R ²	0.15			
F	9.413			

Signif codes: 0'***' 0.001 '**' 0.01 '*'

Portal 4:

Employee Perspective Job Portal Efficiency				
	(Estimate)	Std. Error	t-value	Pr(> t)
Intercept	0.759	0.159	4.772	2.51e-06***
Relevant Job Understanding	0.306	0.244	1.253	0.211
Accuracy in Job Postings	0.003	0.015	0.222	0.825
Brand Recognition	-0.048	0.023	-2.076	0.0385*
Geographical Location	0.039	0.217	0.181	0.856
Occupation	-0.082	0.264	-0.311	0.756
Age	0.168	0.231	0.727	0.467
Education Level	0.232	0.286	0.809	0.419
Work Experience	0.040	0.170	0.237	0.813
R ²	0.056			
Adjusted R ²	0.038			
F	2.621			

Signif codes: 0'***' 0.001 '**' 0.01 '*'

7. Managerial implications

Internet facility today has become the necessity of life and is certainly considered to be one amongst the important needs for survival. In the next 3 to 5 years, India will have 30 to 70 million internet users which will equal, if not surpass, many of the developed countries. Internet economy will then become more meaningful in India. With the rapid expansion of internet, ecommerce, is set to play a very important role in the 21st century. The new opportunities that will be thrown open, will be accessible to both large corporations and small companies. (Shweta Sharma, Sugandha Mittal, 2010)

With special reference to Naukri.com, (the portal that pioneered online search and recruitment in India) as the most top viewed sites in the country which initially came up with a unique idea to bridge the gap between an employer and a job seeker. With a turnover of over 100 crore, 900 people in 40 offices across 28 cities, their business clearly revolutionized the way in which people find jobs today. With the immense scope in the e-commerce in a developing country like India their plan is to be India's largest leading internet company with a combination of 5 - 6 different verticals. This certainly reflects the fact that the scope for making business using e-commerce is open and wide. Though competitors like Times jobs, Shine, Fresher world and other consulting firms have pitched into the business trying to create a niche, there is still a large gap between Employer's and Job seekers expectations.

In India, 75% of online users are between the age group of 15-35 and hence considered to be a very lucrative market for global investors (Saumya Singh and Priyanka Sinha, 2013). Since majority of the respondents in the first survey belong to the age group between 18 - 30 years, the above mentioned information supports the data that is being considered for the research.

From the above mentioned table 3, it can be observed that the relevance of job posted in these portals is yet not at a satisfactory level from jobseekers perspective. Also, these portals lack in the accuracy of job postings which exhibits the gap that is predominantly available in the current job portals. Though brand recognition of job portals is preferred to be as one of the most important factors for job seekers, their consideration towards job portal with respect to their satisfaction levels are observed to be low. Especially in a country like India where the majority of population i.e. 65% of the population lies between 15 - 59 years of age group, and where every individual looks for a job at some point of time the scope for setting up a new job portal focusing on the gaps as their unique selling proposition can achieve successful results. Another managerial implication of our study from job seekers perspective is that a job portal in their attempt to improve their position in the market has to analyze and perhaps modify accordingly their organizational structure.

8. Conclusion

This study found that e-recruitment is not only an effective way for job seekers and employers but is also an acceptable low cost platform that is available anytime and anywhere to any registered/non-registered individuals. Accuracy in posting the relevant jobs certainly affects the efficiency of a Job portal, irrespective of its brand recognition. Also, from an employer's perspective, the recruitment process in an organization depends on factors like brand recognition, number of relevant & updated profiles. From an employee/job seeker's perspective, accuracy of job posts and updated information on relevant jobs are considered as significant factors for preferring a specific job portal.

In the case of Model 1, job portal efficiency model is built for every portal that are considered in this study, so that whole five models are built. The regression analysis results for portal 1 are presented in the table 7.1. For the purpose of the analysis a model is built just considering the control variables, and then, all three variables are considered along with control variables. The results are presented in Model 1a and Model 1b respectively. From the results of model 1a, it is clear that control variables are able to explain around 0.9 percent of variance indicating that geographical location, level of education, job experience of an individual have no influence on job portal efficiency. Model 1b, explains around 20 percent of variance. And through the coefficients value (i.e., beta value) it is clear that of all the variables relevant job understanding highly influences job portal efficiency followed by accuracy in job posting and brand recognition. The rest of regression analysis results for other portals are presented in appendix.

In Model 2, job portal efficiency from employer perspective is evaluated and the results of regression analysis are presented in Table 7.2. Model 2 explains around 34 percent of variance and the results indicate that of all the variables brand recognition and accuracy in presenting relevant candidates play an important role in job portal efficiency.

Table 7.1:
Results of Regression Analysis for Job Portal Efficiency from Employee Perspective.

Model 1a

Employee Perspective Job Portal Efficiency				
	(Estimate)	Std. Error	t-value	Pr(> t)
Intercept	0.689	0.104	6.603	1.18e-10***
Geographical Location	0.076	0.189	0.399	0.69
Occupation	0.001	0.005	0.096	0.924
Age	-0.005	0.006	-0.827	0.409
Education Level	0.226	0.234	0.967	0.334
Work Experience	0.057	0.175	0.325	0.745
R ²	0.009			
Adjusted R ²	-0.002			
F	0.785			

Signif codes: 0'***' 0.001 '**' 0.01 '*'

negatively correlated with age and educational level. In case of age, it is positively correlated to education level as well as work experience. Education level is negatively correlated to work experience.

For the rest of variables from job seeker perspective, a descriptive statistical results are presented in Table 5. From the table, we can observe that, among the four variables nearly 70 percent of individuals consider frequency of notifications to be the important factor to either use or sign up for a job portal and 50 percent of individuals consider connectivity with campus and companies to be added factor to either use or sign up for a job portal.

Means, Standard Deviations and Correlation Coefficients from the employer perspective independent variables are presented in Table 6. A positive correlation is observed among variables and brand recognition and ease of integrated recruitment process are negatively correlated to job portal efficiency from employer perspective. The hypotheses formulated from these three variables are tested using Linear Regression.

In this study, two linear regression models are used to estimate the relationship between independent variables and job portal efficiency. We first inspected scatterplots between each of the six major independent variables and the respective dependent variables to ensure the linear relations. We then tested the two models, using respective job portal efficiency variables. Table 7.1 and 7.2 shows the results of the analyses.

Table 3:
Descriptive Statistics

		N	Mean	S.D.	Relevant Job Understanding					Accuracy in Job Postings					
					Naukri	Monster	Shine	Freshers Times		Naukri	Monster	Shine	Freshers Times		
								World	Jobs				World	Jobs	
Relevant Job Understanding	Naukri	438	2.27	1.26											
	Monster	438	2.7	1.07											
	Shine	438	3.02	1.06											
	Freshers World	438	3.04	1.24											
	Times Jobs	438	2.82	0.97											
Accuracy in Job Postings	Naukri	438	1.71	1.18	0.07										
	Monster	438	1.87	1.01		0.06									
	Shine	438	2.86	1.4			0.08								
	Freshers World	438	3.65	1.39				-0.01							
	Times Jobs	438	2.77	1.17					0.01						
Brand Recognition	Naukri	438	2.28	1.15	0.71					0.04					
	Monster	438	2.57	0.99		0.59					0.04				
	Shine	438	3.02	1.11			0.69					0.07			
	Freshers World	438	2.96	1.99				0.71					0.01		
	Times Jobs	438	2.87	1.13					0.63					0.02	

4. Empirical Study

Our empirical study is based on a primary data analysis obtained through a questionnaire survey targeted at different age group customers of top rated job portals and human resource managers of leading companies. The intent is to identify job seeker and employer requirements from a job portal, thereby to explore and define managerial implications for a job portal to be successful.

For this purpose two different sets of questionnaire were developed, one set of questionnaire titled 'A survey on Job Portals' was to obtain data from customers/ account holders of top rated job portals and the other questionnaire titled 'E-Recruitment Effectiveness' to obtain data from human resource manager who are in charge of recruitment process across different companies. The data for the questionnaire 1 was obtained from the sources LinkedIn, Facebook, Twitter and Mailer and for the questionnaire 2 was obtained through e- survey.

Of the total 502 responses of the questionnaire 1, the 438 respondents possess a job portal account. The sample used in this paper consisted of the responses from these respondents. Of the 438 responses, 74.65 % were obtained from Andhra Pradesh, 17.12% from Karnataka, 4.56% Tamil Nadu and 3.65% from other states. A majority of responses were from employee (59.36%) and students (24.21%). The respondents are dominantly between the age group 23-29 (78.53%). In terms of educational qualification majority of respondents are Graduates (52.51%) and Post Graduates (47.26%). Table 1 characterizes the respondents participating in the survey.

And in case of second set of questionnaire 32 responses were obtained. 75% of responses were obtained from Private the rest from multi-national organizations. A majority (75%) of respondents use either e-recruitment or e-recruitment along with traditional recruitment process. The respondents spread over preferred level of management positions for e-recruitment and experience with job portals is presented in Table 2.

Table 1:
Candidates in the survey sample [N=438]

CONTROL VARIABLE	%	CONTROL VARIABLE	%
<i>Type of Organization (C6)</i>		<i>Type of Recruitment (C8)</i>	
1 = Private	75	1 = Traditional	25
2 = Multinational	25	2 = Both	37.5
		3 = e- Recruitment	37.5
<i>Job Portal Usage Experience (C7)</i>		<i>Preferred Level of Management (C9)</i>	
1 = 0 Year	12.5	1 = Lower Level (L)	6.25
2 = < 1 Year	18.75	2 = Middle Level (M)	15.625
3 = 1 - 3 Years	25	3 = Higher Level (H)	18.75
4 = 3 - 5 Years	18.75	4 = L + M	28.125
5 = > 5 Years	25	5 = L + H	9.375
		6 = M + H	18.75
		7 = L + M + H	3.125

Due to the easy access of job portals and websites, get success to build their image as online job market and substantially substitute the traditional newspaper based job market (Khan, 2011). This electronic progression built the assumption that e-recruitment brings easiness and is effective and efficient to find a suitable job. As an outcome it brings the job seeker and employer closer on e-platform. Indeed, the e-recruitment eliminates the geographical boundaries and potential job seeker can search for the jobs around the globe(Naveed et al., 2013).

With e-recruiting companies/portals offering free posting for all applicants and jobseekers, the growth of resumes has become inevitable. Millions of resumes are posted to famous e-recruitment web sites, becoming a true market; uncontrolled and unconstrained by geography.

2.1 Factors affecting Job Portal efficiency

First of all, 14 drivers could be unfolded, which convince organizations to introduce an e-recruiting system. They are : Cost savings, Time savings, Increased number of applicants, Independence of place and time, Recruiting qualified staff more easily, Improved employer image, Efficient and effective personnel selection, Providing additional workplace & organizational information, Usability, Target group orientation, Updating of job and applicant data, Extending geographical scope of recruiting measures, Realization of competitive advantages, Corporate policy(Lang S. et al., 2011).

The following reasons which include; lower cost investment, shorter recruitment cycle, reach to a wider range of applicants, better quality of applicants, opportunity to address specific market niches, and attraction of passive job-seekers; are described as the strong sides of the Internet recruitment (Galanaki, 2002; Khan, 2010).

Traditional methods in recruitment and selection could be very time-consuming and costly. Nevertheless, e-recruitment speeds up this process (Jing Yang, 2011). Despite the savings of time and effort possibly from electronic recruiting, it will enhance organizational prestige. Information about organization shown on web site may create a valuable impression and might attract potential employees (Christie. M, 2001)

From the employer perspective, the disadvantages are: Cost of Development and implementation for small companies, Out dated resumes being available for long time, e-Recruitment not being the first option for applicants, Overwhelming number of candidates, Majority are not related to job-requirement or skills, Administrative burden on recruiter to shortlist the eligible candidates (Abhay et al., 2010).

In most of the literatures, there are some commonly discussed advantages and disadvantages from the job seekers and employers perspective while using e-recruitment. From the employer perspective, the advantages are: Reduced Paperwork, Reduced Cost, Improving Employer Branding, Reducing Time, Improving Responsiveness & Interactivity, Increased Visibility, Improved Sourcing, Sourcing Effectiveness, Better match (Abhay et al., 2010).In addition, storage and availability of Quality applications by creating an applicant pipeline is also an added advantage.

TRENDS AND CHALLENGES IN ONLINE JOB PORTALS - AN EMPIRICAL STUDY FROM AN ENTREPRENEURIAL PERSPECTIVE WITH SPECIAL REFERENCE TO INDIAN MARKET

Parupalli Soma Giri, Kiranmayi Pulipaka*

Abstract

The purpose of this paper is to examine the trends in the Indian Online Job portal market and to emphasize on the challenges that are being faced by both employers & employees. Earlier research studies mainly focused on either employer or employee perspective and studied the importance of Job Portals and e-recruitment, but there is no study as far to our knowledge which made an attempt to study both the perspectives simultaneously and even from literature it is found that empirical evidence has been scarce for the above research studies. So in this paper, an attempt is made to fulfill these research gaps. This paper will also highlight the pitfalls faced by a few major online job portals in India from an Entrepreneurial perspective. A questionnaire surveys with 438 employee and 32 employers verifies the hypothesized role of understanding of the relevant jobs, posting the relevant jobs, brand recognition, posting the relevant candidates and ease of integrated recruitment process in achieving job portal efficiency. This study implies that the current job portals need to improve their system and services to attract Job seekers & Employers effectively. Through the implications of the analysis, insights about strategies and trends that are to be evaluated by Entrepreneurs who are looking forward to invest in this market are proposed.

Keywords:-

Job Portals, Modeling, Naukri, Entrepreneurship, e-Recruitments, Jobs, Jobseekers, Employers

1. Introduction

In the era of globalization, the recruitment procedure should not only be flexible and feasible but should also be adaptable to the changes in global market. It is a well-known fact that the scope for connectivity is huge taking the technology advancements into consideration. In today's world e-recruitment has become an indispensable tool for the recruiting manager.

E-Recruitment is the process of personnel recruitment using electronic resources, in particular the internet. Most of the companies have already adopted the culture of e-recruitment with an objective to find right candidates. Since e-recruitment is found to be low cost, time saving and round the clock service, most of the companies find it as a win-win situation from both employers and job seekers perspective. This is probably one of the major reasons why the traditional method of recruitment has been revolutionized by the emergence of the Internet. Over the past few years, the face of HR recruitment has taken a dramatical shift from a traditional process to a technology dependent process. E-recruitment which is also known as "online Recruitment" is often looked at as a technology based advance tool that enhances / speeds up the recruitment process especially during scenarios where mass recruitment takes place.

year 2001, shows that agreement on contentious issues, is possible, if the members, shed the intention of protectionism. Reduction in tariffs under GATT and then under WTO, the international trade must have moved towards free trade, but the neo protectionism in the form of non tariff barrier puts a question mark on WTO as an international trade body, which is supposed to be savior of free trade. India has been playing a vital role in WTO meetings in voicing its concern about the inequities in some of WTO agreements such as TRIPs. Its concerns in case of SPS measures are because of the fact that it wants to enhance its exports of many goods, which also include, fruits, vegetables, animal products, dairy products among other commodities. In such a scenario any SPS measure, which would restrict its trade, would certainly pinch it. This does not bode well for a country, which is trying to grapple with adverse balance of trade. The SPS committee has helped the members in expressing their trade concerns. The training programmes of the SPS committees deserve praise. The need of the hour is to protect the interests of the nations to safeguard human, plant and animal life. That is the be all and end all of SPS agreement and certainly the member countries should not resort to protectionist measures by misusing the provisions of the agreement. The interests of the developing economies should get due importance. The dispute settlement mechanism has to truly protect the spirit of the agreement, by being truly democratic. The survey of literature of this study has shown that it is the free trade that would make the international trade more robust and resilient. The emergence of 'Neo Protectionism' in the form of non tariff barriers, is anathema to the international trade.

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Delay in case of flower consignments due to mandatory checks in Netherlands is another problem that India faced. The farms exporting floricultural products have adopted high quality procedures and also stringent pest control management system based on international standards. Despite all these measures, Indian floricultural produce is being subject to 50% checks at entry points in Netherlands, leading to unnecessary delays in delivering the consignments to the end clients. One shipment each during 2004-2006 has been destroyed at Amsterdam. Annex C of the SPS agreement lays down that the members shall ensure the fulfillment of sanitary or phytosanitary measures does not result in undue delays. In cases such as this delays adversely affected the exporters. There are restrictions with regard to market access of flowers in Japan also. The quarantine procedures in Japan are very stringent. Consignments of flowers are fumigated even when the fumigation has been done by the exporters and phyto sanitary certificate accompany the consignment. Exporters of roses from India received very low prices, because Indian roses are auctioned after all domestic supply is auctioned.

Export of fruits has been another area of major concern, where the SPS measures have resulted in undue delays or high transaction costs for the exporters. In some cases there is a total ban on the entry of fruits. Australia and Newzealand have imposed a ban on Indian mangoes and other fruits due to presence of fruit flies and stone weevil. The export of Mangoes to USA has resulted in high cost of certification apart from the fact that, the entry process of market access has been very time consuming consisting of many protocols. Mangoes are processed through irradiation facilities. The entire cost of travel and stay of USDA inspector and officials is borne by India. If number of irradiation facilities increases, then number of USDA inspectors to be positioned would also increase. This would hamper the commercial viability of exports of mangos to USA. In case of Litchi also there is problem from USA. Indian Litchis have been allowed market access in US with cold treatment as a quarantine measure. USA later on informed that they do not allow SO₂ fumigation as post harvest treatment. Indian side has argued that unless SO₂ fumigation is permitted as a post harvest treatment, shelf-life of litchi cannot be extended. In this case also, as in case of mangos, there is requirement of creating a trust fund to allow US inspectors to supervise the cold treatment. Pomegranate is also a thrust area of exports in the fruit basket of India. A study conducted jointly by Government of India, UNCTAD and DFID in the year 2007 titled 'Project Report on Export Promotion of Pomegranate from India' aims at increasing the exports of pomegranate. The study bemoans the fact that although India ranks first in the production of Pomegranate, it merely exports 5000 tones out of 10 lakh tones. That being the case any SPS measure that would have an unfavorable impact on the export of pomegranate would be a cause of worry. The market access for Indian Pomegranate is yet to be granted by the US. The recent SPS notification (G/SPS/N/USA/2282) informs that the Animal and Plant Health Inspection Service (APHIS) has completed the Pest Risk Analysis (PRA).

SPS measures related to animal products is another matter of grave concern. EC Bovine meat standards are more stringent than OIE. Ban is maintained on account of FMD and prolonged delay in up gradation of India's status of GBR 1 (no risk of BSE). EC marine products rejection and subsequent destruction of consignments due to presence of vibrio parahaemolyticus without judging the virulence factors, rejection due to alleged presence of bacterial inhibitors and biotic residues without any confirmatory tests, is a formidable barrier. Bangladesh has banned poultry Products despite India gaining avian influenza free status. There are increasing inspections by USA of the Indian Marine Products under the bio terrorism act. The Chinese authorities for long have denied market access for Indian meat, in spite of the fact that a detailed note indicating the control measures was taken by Government of India for FMD, export of meat and strict control of operations of the approved abattoirs. Even in Russian Federation there is a delay in access to Bovine Meat from India.

The following Box gives an account of the products mentioned above.

Honey: Honey was supposed to be the first sweet food tasted by ancient Indians. The raw materials for bee keeping industry are, pollen and nectar that come from flowering plant. There are about 500 species of flowering plant that are a source of pollen and nectar. The wide variety of bee fauna in our country would help in development of Honey industry.

Mangoes: Indian mangoes come in various shapes, sizes and colours, with wide variety. They are of high standards of quality and there are many nutrients in it. For highest quality standards, state of the art pack houses have been set up in major production zones. Keeping in view, the different country requirements, internationally recognized treatment facilities like, hot water treatment, vapor heat treatment and irradiation facilities, have also been set up at various locations across the production belt.

Grapes: Indian grapes come in varied characteristics namely colored, white, seeded unseeded large and small berries. Modern pack house facility is available in all the areas of production. Extensive Residue Monitoring plant for monitoring the pesticides residues in grapes is implemented for consumer safety. This is necessary for increasing our exports to EU.

Fresh vegetables: India grows the largest number of vegetables which are the excellent source of vitamins particularly, as well as proteins and minerals. India ranks second in production of potatoes, garlic, eggplants, pumpkins, squash, gourds, cabbage, cauliflower, onion etc.

Goat/Sheep Meat: It's a significant part of livestock in India. The local initiatives taken would help in making goat and sheep meat as an important item of export.

Buffalo Meat: India's Livestock population include, 88 million buffaloes which is 58 percent of the world's buffalo population. Besides about 3600 slaughter houses, there are live modern abattoirs and one integrated abattoir meat processing meat plant for slaughtering buffaloes for export and domestic consumption.

Poultry products: Poultry is one of the fastest growing segments of the agricultural sector in India today. International trade in poultry is also increasing tremendously. India is the fifth largest egg producer and the eighteenth largest producer of Broilers. Poultry meat is the fastest growing component of meat demand. The growth of the poultry sector can be attributed to vertically integrated poultry producers, which has led to reduction in prices. There are five modern integrated poultry processing plants producing dressed chicken, chicken cut parts, apart from number of small poultry dressing plants.

Dairy products: India is now the world's biggest dairy industry. In fact, it surpassed even USA when its production was more than 15% of production in USA in the year 2010-11. The dairy sector in India has shown remarkable development in the past decade and India now has become one of the largest producer of milk and value added milk products in the world.

Floriculture: India has varied agro climatic zones which make the production of floriculture easier. It was after liberalization there was a major change when floriculture shifted to commercial production and it was being exported. In Indian floriculture, roses, marigold, are some important flowers, that are exported.

mention the study done by (Singer and Castro 2007). They say that, SPS surveillance requirements are particularly burdensome for tropical countries. It however serves as a important catalyst for tropical countries to partner with wealthier countries, to facilitate their capacity to comply with surveillance terms.

Provisions of Article 5 are a reason for dispute because the complainant always alleged that the SPS measure taken by the respondent is not based on objective risk assessment based on scientific evidence. It is the most comprehensive article running into 8 paragraphs. When a member has a reason to believe that a specific SPS measure maintained by another member is constraining or has the potential to constrain its exports, an explanation of the reasons for such SPS measure may be requested and shall be provided by the member. In the DS 367 between Australia (respondent) and Newzealand (complainant) regarding the importation of apples from Newzealand to Australia, the dispute panel ruled that the 16 measures taken by Australia to mitigate the risk of Fire Blight, European Canker and Apple Leaf Curling Midge, diseases, in apple, were very trade restrictive and violated the provisions of article 5, and were not based on objective assessment. Australia later on appealed to the Appellate Body, which upheld most of the rulings of the panel. Another dispute worth mentioning is the DS 392 between USA (respondent) and China (complainant). The dispute was regarding certain measures taken by USA, which affected the imports of poultry from China. The measure primarily at issue was section 727 of Omnibus Appropriations Act of 2009, which effectively prohibits the establishment or implementation of any measures, that would allow, Chinese poultry to be imported into the USA, because it denies, the use of any funding by USDA for this purpose. The panel ruled that, the measure taken by USA violated the provisions of 5.1, 5.2, apart from the provisions of other articles. The panel ruled that there was no proper risk assessment. The panel also ruled that USA violated the provisions of article 5.5 because, by taking such a measure, USA made a distinction between China and other WTO members.

Provisions of article 6 regarding regionalization have received maximum attention, in disputes related to the animal products. As mentioned earlier, the article requires governments to recognize regions within other countries as being safe sources for imports of food and animal and plant products, instead of basing their requirements on national boundaries. This article is hotly debated wherein countries have vehemently protested that the provision is most violated. In the year 2005, there was a meeting to discuss this. Canada said all its chicken products had been banned in some countries even though avianflu had broken out in a small part of British Columbia. The EU said some countries banned products from all its member countries on the grounds of Foot and Mouth Disease (FMD), even though some areas such as Austria had not seen the disease for 25 years. It again becomes pertinent to mention the study made by Loppacher et al (2007). The study has made a detailed analysis of article 6. Therefore, an attempt is made to discuss this study at length. The authors mention that exporters have often experienced significant difficulties and delays in obtaining recognition of disease free areas from trading partners. The authors also give some examples in this regard. For instance, they mention that, although Brazil noted that while they have large proportion of their cattle population recognized as Foot and Mouth (FMD) disease free, only two of the seven major Bovine importers buy meat from them. The most significant issue the authors

Source : World Trade Organization

The table depicts the proliferation of disputes under the agreement. There have been 38 disputes in a span of over one and half decade. Countries have been respondent as well as complainant in various cases. For instance, USA is respondent in five cases and complainant in seven cases. European Commission (EC) has been complainant in four cases and respondent in eight cases .Although SPS agreement covers many products, most of the disputes concern, animal products such as bovine meat, swine, poultry, and also fruits and vegetables and Bio-Tech products. This study focuses only on the disputes concerning these products. In all the disputes, the allegation by the complainant against the respondent is regarding violation of one or the article of the agreement, but the underlying allegation is that the respondent has been unfair and is acting which detrimental to free and fair trade, for which the WTO stands. Every dispute relates to violation of more than one article or sub articles. Table II shows the number cases of violations of various articles.

TABLE II

Articles	Number of cases
2	29
2.1	2
2.2	12
2.3	12
3	14
3.1	5
3.3	3
4	6
4.1	1
5	29
5.1	13
5.2	9
5.3	5
5.4	1
5.5	9
5.6	11
5.7	4
6	6
6.2	4
7	17
8	15
10	3
10.1	3
13	1
Annex B	12
Annex C	9

Article 4 lays down that the members shall accept the Sanitary and Phytosanitary measures of other countries, if the exporting member objectively demonstrates to the importing member that its measures achieve the importing members standards.

Article 5 relates to members ensuring assessment of risk based on scientific procedures. In other words, any SPS measure adopted by an importing country has to be based on an objective risk assessment based on scientific procedure. Article 6 contains the provision of regionalization, according to which the importing country should accept imports from the uninfected regions of an exporting country, provided the uninfected regions could be segregated from the infected regions. That means, if the outbreak occurs in a specified area of a country then the ban on the international trade should be confined only to that region of the country and not to the entire country. This is a sharp departure from the earlier provisions when the ban extended to the entire country. Since the formation of WTO there have been 38 disputes concerning various articles.

It is also necessary to discuss, some of the studies that express their concern. Peterson and Orden (2005), develop a model called, 'competitive partial equilibrium spatial model with heterogeneous goods' to evaluate the effect of removal of tariffs, tariff-rate quotas, and sanitary regulations on world poultry trade. One of their important findings is that, imposition of sanitary barriers against US products by Russia shifts trade flows but does not have large net impact on US producers. Roy and Klein (2005), in their study make analysis of break out of the Mad Cow Disease (BSE) in Canada and the subsequent ban on beef import from Canada, by some of the countries including USA. In their study they mention that although SPS agreement is designed to curtail abusive use of a non tariff barrier, it contains sufficient ambiguities to encourage special interest to seek trade protection. They say that it was Canada, which set a precedent by imposing a ban on beef from UK, France, Germany and Japan. Now it is facing the retaliation. Wilson and Anton (2006), in their study discuss the best approach to managing risk. They say that the best measures are the ones that are least trade distorting, superior in terms of welfare and provide protection of health and safety for all concerned. They find an optimal set of SPS measures considering total welfare and mitigation strategies. Their model suggests that it is optimal and less restrictive to apply mitigation strategies first and then additional smaller tariffs if necessary. Loppacher et al (2007), in their study contend that, while preventing the disease outbreaks by taking SPS measures is a laudable goal worthy of policymakers' attention and resources, they are often pressurized to use health regulations as disguised barriers to trade. Disdier et al (2008), analyze the structure of these measures on agricultural trade. Their results suggest that they significantly reduce developing countries exports to OECD. European imports are more negatively influenced by SPS measures than the OECD imports. Jackson and Jansen (2009), in their study mention that members of WTO, through application of the SPS agreement, are encouraged to base their food safety measures on codex standards, which are based on scientific evidence. However, both importing and exporting countries may be subject to domestic interest group pressures. Crivelli and Groschl (2012), by using an empirical model contend that, SPS concerns reduce the probability of trade in agricultural and food products consistently. They say that SPS measures constitute an effective entry barrier.

Donald (1996) while praising the policy of open trade says that the open trade has been a driving force for stability and prosperity and a pre condition for fourteen fold expansion in world trade in goods since 1950 and a six fold increase in world production.

Colombatto (2000) explains the dynamics of protectionism in his paper. He says that the notion of comparative advantage explains why free trade expands the consumption-possibility frontier of the typical individual, both in static framework and, much more important in a dynamic context.

Barichello et al (2003) while discussing the favorable impact of free trade say that, the developing countries, particularly the poorest, have great deal to gain from liberalization. Development requires growth and greater access to world markets is a powerful necessary condition for more rapid growth. Therefore, poor countries have most to gain from a more freely functioning world market.

Sheppard (2005), in his paper underscores the importance of free trade. He says that, the free trade as a policy has become so important that politicians profess their belief in it as frequently as they profess their patriotism or religion and finance markets are ready to slap them on the wrist if they deviate.

Krugman and Obstfeld (2009) mention an important point that, even among economist who believe free trade is a less than a perfect policy, many believe free trade is usually better than any other policy a government is likely to follow.

Abboushi (2010) dwells at length on disadvantages of protectionism. He criticizes each of the arguments in favor of protectionism. For instance he says that the infant industry argument in favor of protectionism, leads the industry to depend on it forever.

The formation of General Agreement on Tariffs and Trade (GATT) in the year 1948, led to gradual reduction of tariff barriers. This however did not mean the end of trade barriers. In spite of the fact that free trade was the cornerstone of GATT, the member countries practiced protectionism by taking advantage of the loopholes. For instance, the exception given through article 24, for the member countries, to form regional trade agreements, made a mockery of free trade that GATT was supposed to promote. GATT lacked sufficient teeth to enforce its decisions on its member countries, as its decision was not binding on the member countries.

It was necessary to replace GATT, with a much more strong entity, whose decisions would be binding on the members. Thus, WTO replaced GATT and was expected to play a much more vital role in guiding the international trade relations and was also expected to achieve what its predecessor GATT could not. It was expected that WTO would establish a truly non discriminatory international trade regime, which would stem the tide of rising protectionism. However, the various WTO agreements, such as Trade Related Intellectual Property Rights (TRIPs), Agreement on Agriculture (AoA) and other agreements, got mired in controversies. It was realized that, although tariff barriers have been dismantled to pave the way for free

Who can benefit from this MWP provision?

Any businessman or professional who runs the risk of litigation or professional indemnity can take this policy. Owners of Business Units under SME sector who rely heavily on debt capital can also go for this type of policies. This type of policies is helpful to doctors, lawyers, builders, film distributors, and Small and Medium Enterprise owners.

An individual or a couple having physically or mentally challenged children can also go for this policy. In this case the physically/mentally challenged child can be protected against the risks of:

- i. Nursing and other care in the absence of parent
- ii. Risk of fund being misused

A policy under MWP Act will provide continuous stream of funds, by using pre-defined partial withdrawals, in all the above situations to meet the family needs.

Exceptions:

1. The proposer should not be a resident of Jammu and Kashmir.
2. The major benefit for Life Insurance Policy taken under the MWP Act is that proceeds cannot be attached by creditors except in case it is proved that the policy was taken and monies assigned were with the intention to defraud the creditors, by the life assured.

Section 5 of MWP Act:

Further, Section 5 of the MWP Act, a married woman can buy insurance on her own name without any dependence on her husband. All the benefits remain her separate property. She can make assignment to a Trust in favour of her children.

All Insurance companies, the State owned Life Insurance Corporation (LIC) and the private sector Insurance Companies, offer Insurance plans that can be bought under Sections 6 and 5 of the MWP Act, 1874.

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INSURANCE COVERAGE FOR MARRIED WOMAN

Prof. Venugopal Rajamanuri

Life Insurance Policies give certain obvious benefits like financial protection on the face of certain risks, Savings/Investment benefits and Tax Savings. But what is not known commonly is that Insurance Policies can also give benefit of Protection against attachment by creditors. This benefit is derived from the provisions of the Married Women's Property Act, 1874 (MWP Act in short). The MWP Act secures all benefits of the Insurance plan from creditors, court and tax attachments.

Married Women's Property Act 1874 (MWP Act) was created to protect the properties owned by women from relatives, creditors and even from their own husbands. It is the responsibility of a married man to make the life of his dependents, especially wife and children, secure after his death.

Under the provisions of Section 6 of this Act, a married man, including a widower or a divorced man can make financial arrangement by buying a policy on his own life for the benefit of his wife and children, which includes his sons and daughters, both natural and adopted. This arrangement is made by assigning the Life Insurance policy to a Trust created for the exclusive benefit of wife alone, any one or more children or jointly. Once the policy is taken, the policy holder loses all control over the policy with the exception of paying premiums. The policy becomes a trust property (wife and/or children) and even if the husband (the life assured) becomes bankrupt or insolvent, the policy cannot be used to pay off his creditors. In case of a policyholder's estate coming under the litigation after his death, the monies held in a policy under the MWP Act are available to the family immediately without any encumbrances.

Why Trust?

The purpose of creation of the Trust is to create an estate in favour of the beneficiaries. Each policy is considered to be a separate trust. The proposer at the time of the proposal is expected to mention the names of the trustees. The trustees can be the wife and/or one or more of his adult children, or a third person (a corporate body). In the absence of this, official trustee of the state will be the trustee. The policy holder (wife) has the option to change the trustees at any point of time. The trustee can make withdrawals from the policy, surrender the policy, and receive the maturity proceeds for the benefit of the beneficiary/ies. The Trustee has the responsibility to act impartially and take care of the trust property and see that the monies are paid to the beneficiaries or their legal heirs according to the terms of the trust.

A Trust created under the Section 6 of MWP Act being a private trust is governed by the Indian Trusts Act, 1882. The Trust created under MWP Act cannot be revoked or altered or surrendered, except with the

From the output of SPSS 19.0, values of paired sample T-Test, value of "t" is 3.533 and the p value is 0.001 which is very less when we compare the table value 0.05. From this information first null hypothesis "There is no significant difference between, before and after business activity by the respondents" is rejected. So there is a significance difference in economic status is shown before and after the business.

2. Marital status and reasons for starting the business activity by respondents is independent Chi-square test is used to find the relationship between marital status and reasons for starting the business activity by 108 respondents.

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	19.200 ^a	12	.084
Likelihood Ratio	8.584	12	.738
No. of Valid Cases	108		

From the above output table value of Chi-square between these variables is 19.2 with degree of freedom 12. Two tailed significance value at 95% confidence level is 0.084 which is more than 0.05. Hence, null hypothesis is accepted as there is relationship between marital status and reasons for starting the business activity.

Conclusions:

1. To make rural women entrepreneurs aware of their concealed entrepreneurial capabilities and motivate them to do justice to these capabilities, business activities and entrepreneur awareness camps have to be conducted in Nalgonda district and other rural regions of India.
2. A kind of Case studies and audio - visuals of successful women entrepreneurs should be organized to bring awareness among women and motivate new women entrepreneurs.
3. Rural women entrepreneurs should be made aware of avenues of opportunities, procedures and techniques to exploit such opportunities to their benefit.

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Reasons for starting the business:**Reason for starting business activity**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Economical need	56	51.9	51.9	51.9
	Utilization of experience	38	35.2	35.2	87.0
	Social prestige	3	2.8	2.8	89.8
	Economical need	7	6.5	6.5	96.3
	Utilization of experience	4	3.7	3.7	100.0
	Total	108	100.0	100.0	

It is the variable designed to know the reason for running the business in rural area. Four multiple choice options were administered to respondents. It was found that 51.9% of 108 respondents, do business for economical need and 35.2% for utilization of experience.

Savings per month:**Savings per month approximately**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	INR100	11	10.2	10.2	10.2
	INR200	94	87.0	87.0	97.2
	INR300	3	2.8	2.8	100.0
	Total	108	100.0	100.0	

Savings per month is the variable designed to know the approximate savings per month the respondents. Approximately 97.2% of the total 108 respondents are able to save INR 2400 per annum, compared to the per capita income of the nation, which is considered to be good savings in rural area.

Approximate annual revenue from the business:**Approximate annual revenue from the business**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	70000	88	81.5	81.5	81.5
	90000	2	1.9	1.9	83.3
	150000	5	4.6	4.6	88.0
	2000000	13	12.0	12.0	100.0
	Total	108	100.0	100.0	

From the output of SPSS 19.0, 91.7 % of 108 respondents are between the age group of 21-30 years, 5.6% are of less than 20 years of age and the rest of them are between 31-50 years of age.

Caste of respondent:

		Caste			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	BC	83	76.9	76.9	76.9
	SC	15	13.9	13.9	90.7
	Others	10	9.3	9.3	100.0
	Total	108	100.0	100.0	

Of the sample size 108, 76.9% respondents are from backward classes, 15% are from Scheduled Caste and the rest belong to other castes.

Education:

		Education			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	High school	97	89.8	89.8	89.8
	Inter	11	10.2	10.2	100.0
	Total	108	100.0	100.0	

To know the percentage of literacy level of the respondents, a question is constructed with four multiple choice options (a) High school (b) Inter (c) Diploma (d) Graduation and (e) Post graduation was given. The responses so obtained were tabulated as above which shows that out of 108 respondents, 89.8% are from high school background and 10.2% are with Inter level of education. There are no graduates and post graduates.

Research Methodology:

In this study, the author mainly focused on the procedures followed in the selection of localities for getting information by rural respondents. Apart from this, he described relationship of the variables used for data collection and use of statistical tools for data analysis. Following are the list sub-headings which are under research methodology.

1. Research design,
2. Selection of villages under study,
3. Sampling procedure,
4. Data collection techniques,
5. Variables under study,
6. Statistical techniques used under study.

Research Design:

Small scale business activities are already in process. To understand the effect of small scale business activities in rural areas in future, ex-post- facto design helps the researcher to find the relationship between variables before and after income status of respondents. Ex-post- facto research design is a systematic enquiry in which researcher has no control over independent variable because either their manifestation has already occurred or they are not naturally manipulated (kerlinger, 1996).

Selection of village under study:

For the purpose of study, the author selected Nalgonda, a rural district in Andhra Pradesh which occupies an area of approximately 14,200 square kilometers, equitant to Indonesia. The rivers Krishna, Musi, Aleru, Peddavagu, Dindi and Paleru flow through the Nalgonda district. Minerals in the district include limestone, Black and color granites.

Brief Profile of Select District

S.No	Particular	Total	Male	Female
1	Population in Numbers (Census 2011)	34,83,648	17,58,061	17,25,581
	Rural	28,21,755	14,26,255	13,95,650
	Urban	6,61,893	3,31,806	3,29,937
2	Population Growth Rate	7.26%		
3	Area in sq km	14,240sq.km		
4	Density of population	241		
5	Sex ratio male : female	1019:1000		
6	Literacy rate %	65.05% (20,35,177)	58% (11,78,956)	42%(8,56,221)
	Rural total	15,43,924	9,12,615	6,31,309

Sampling procedure:

A convenient simple random sampling procedure is adopted for collection of data from 108 respondents who are involved in small scale business activities in the rural of Nalgonda district.

Data collection:

Depending on objectives of the study, a questionnaire (given as appendix: 1) is developed as an instrument for collecting primary data from targeted respondents.

7. Rashtriya Mahila Kosh- (RMK)

Rashtriya Mahila Kosh (RMK) was established in 1992 with a fund of Rs. 31 Crore to meet the needs of poor women by providing financial assistance in the form of loans. RMK is also organizing training, apprenticeship and orientation programmes for trainers under the Indian Mahila Block Societies (IMPS). The objective of RMK is to make credit a widely known and used facility for enhancement of the daily income of poor women. The experience of RMK is that the women have been able to double or triple their daily income with the credit support of Rs. 2500 to Rs. 5000. The activities followed may be dairying, petty shop keeping and investment on the agricultural operations.

8. Indira Mahila Yojna- (IMY)

IMY was established in August, 1995. Its main objective is to give a forward thrust to education, awareness, income generation capacity and empowerment to women. The platform for the forward thrust is to be done through self - help groups at the grassroots level.

9. Self Employed Women's Association-(SEWA)

SEWA based in Ahmedabad is a brain child of Ela Bhatt. SEWA helps and guides women in rural areas for the use of their own resources to change their financial status.

10. Self-Help Groups- (SHG)

Self-Help Groups SHG's plays a very important role in rural development in general and for rural women in particular. The women lead Self Help Groups comprises 15 - 20 members and each has a group leader. Each member of the group contributes money which is kept in bank in the name of the Group. Group can obtain loan from the bank. The rules & regulations are developed by the group of members. The SHGs are linked with the banks for the external credit inflow. Self Help Group associate with micro credit is the element for the development of any country.

STATEMENT OF THE PROBLEM

The population of women alone in India is more than the total population of many other countries and rural population have an opportunity to contribute more in economic status of the nation. Rural women's employment has grown over the decades. Women are largely self-employed, employed as casual labor in agriculture. As entrepreneurs, they started small scale business activities. Rural women entrepreneurship faces challenges of independency to choose their business activity. They face an assortment of unfairness, including job-typing that drives them into low-paying jobs. They face constraints about business activities, like awareness about the business, support from the financial institutions. Upper work involvement per se does not lead to improved outcomes unless accompanied by good education. To recollect Gandhiji's quote, "Educating a man is educating an individual while educating a women is educating family". But it is found that women's education in rural India is sadly neglected. In general families prefer educating boys than girls as parents feel that education after all does not help the girls once they are married. Girls have more responsibility at home but they do not have decision making choice.

The percentage of rural population involved in businesses other than agriculture has increased, unlike in the past when it was poor. This shift from agriculture to business activities contributes to higher prosperity levels in the rural areas.

Resources of Rural Areas:

In rural development resolution of certain problematic issues remains priority. The problem areas relate to: continued low cropping intensity, inadequate water facilities which serve approximately 40% of irrigation, a decline in the public investment in irrigation projects, absence of a take-off in agricultural research. Any future comprehensive growth strategy relating to rural development should have the following priorities, which is possible by focusing on both agricultural and non-agricultural activities:

- Creation of gainful employment opportunities.
- Removal of policy constraints that could affect growth in employment
- Review of the term "Agriculture" to include other non-agricultural issues in the context of overall rural development.
- Constitution of special groups for implementation of developmental programs.
- Focus on creating more services in areas such as IT & Communication, Retailing, SSI and Tourism for boosting rural development.

RURAL WOMEN ENTREPRENEURS

If we recollect Pandit Nehru's quote, "When a women move forward the family moves and the village's moves and the nation moves." Upliftment of women is an indispensable ingredient of human development. Development of entrepreneurship among the rural women force would make stronger the village economy and support regional development.

In the past, participation of rural women in entrepreneurship was restricted. In the majority cases especially in developing nations like India women are evictions of social unfairness and discrimination. Past two decades, rural women have made their mark in special walks of life - due to increasing level of education, social reforms, political awaking, legal scaffold and safeguards so on.

One of the marginalized groups in our society is the rural women. Though, they encompass 50 % of total population of India, they are underprivileged since ancient periods. In most cases, they are not an element of the decision making process of the family as well as of the society. By depriving this section of the society, India cannot find the status of the developed nation. So, to bring this large mass to the mainstream of the society from the vicious chain of male supremacy, the function of women lead Self-Help Groups (SHG) is praise worthy.

**EVALUATION OF SMALL SCALE BUSINESS ACTIVITIES
A CASE STUDY OF BUSINESSWOMAN IN NALGONDA DISTRICT OF
ANDHRA PRADESH**

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ABSTRACT

Development and growth of the nation just do not happen. They are the effect of right mix of environment, effort, planning and innovation achieved by the rural entrepreneurs. These people, supply a clear outline for stimulating research, innovation, technology, finance to facilitate and encourage matured enterprises. At the same time, they improve the eco-system and give a boost up to economic growth.

In India, about 60% of the population lives in villages. Villages are spirit of India. India's rapid development depends on the development of rural areas. Most of rural people are disguisedly employed on agriculture land and most of the time they are unwilling to move over to the activities other than farm activities. Among these poor rural people, women are great sufferers because of being all the more oppressed. When we speak about fast economic development, it will be incomplete without developing women, who represent 50 % of total population.

Entrepreneurship and economic development go together. The development in the economy of the developed countries is a sign of the significant role in nation's economy. Poverty and unemployment are the two most enveloping common fact in third world countries. The increasing problems of unemployment have brought into focal point of small scale, agro & rural business as well as development of entrepreneurship in the related fields. In this paper, the author focused on women entrepreneurs of Nalgonda, a rural district in Andhra Pradesh.

Keywords: Development, environment, stimulating, eco-system, economic growth, entrepreneurship, focal point. Nalgonda

Backdrop:

The function of small scale business in building India's economy can be traced to the Swedish Movement that occurred during the first decade of the twentieth century in the pre-independent era. The direct fall-out of this movement was to provide the impetus leading to rural industrialization. Most importantly, the activities relating to the setting up of cottage and small industries became organized in the country.

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The paper should accompany the following on separate sheets (1) An executive summary of about 500 words along with five key words, and (2) A brief biographical sketch (60-80) words of the Author describing current designation and affiliation, specialization, number of books and articles in refereed journals, and membership on editorial boards and companies, etc. along with their contact information.

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The manuscript should not contain more than 2-3 headings. It is suggested that lengthy and verbose headings and sub-headings should be avoided.

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Acronyms should be expanded when used for the first time in the text. Subsequently, acronyms can be used and should be written in capitals only. Quotes taken from books, research papers and articles should be reproduced without any change. British English is recommended as compared to American English. Keeping the diversity of the readers in mind, it is suggested that technical terminologies should be explained in detail while complicated jargons may be avoided.

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