## Foreword.....

It is my pleasure to place before the learned readers, the Volume 4, Number: 2 of our Institutional research journal 'ANVESHANA', containing the research articles, conceptual papers, empirical reports and book review of the renowned academicians comprising different domains and expertise. It is the plain truth that it is the collective endeavour of all the dimensions of higher education such as teaching, learning, research, publications and extension, take the higher education to the highest level, aiming at the overall progress of the mankind. With this milieu, A. J. Institute of Management is bringing out this issue with the following academic contributions:

- "Economic Significance of Retail Industry in India", contributed by Dr. Sripathi K.P.
- ➤ "SHGs a Panacea to Poverty Eradication: Evidence from Indian States", authored by Dr. Ravindra K.
- ➤ "Developing Health Accounts: Underpinning for Maharashtra State", contributed by Prof. Nayanathara, Pushpa Trivedi and D. R. Revankar.
- "Key Determinants of Infant: Empirical Findings from Rural Dakshina Kannada District in Karnataka", written by Dr. Ashalatha.
- A Study on the Assessment of Self Esteem and English language Skills among Pre-University Students in Mangalore", authored by Prof. Shobhana Manu.
- ➤ "Perception of People about Ban on Plastic Bags in Mangalore: An Empirical Study", jointly reported by Mrs. Arathi and Dr. T. Jayaprakash Rao.
- A review on Sumit Chowdhery "Rules of the Game", presented by Mrs. Rachitha Poornima Cabral.



Dr. T. Jayaprakash Rao Editor in Chief