

SRI VENKATESWARA UNIVERSITY :: TIRUPATI

Programme: B.A. Honours in Economics (Major) w.e.f. AY 2025-26
COURSE STRUCTURE

Semester-V	Course Number	Course Name	No. of Hrs/Week	No. of Credits
V	12	Entrepreneurship and MSMEs	4	4
	13	Insurance Services	4	4
	14 A	Retail and Digital Marketing	4	4
	15 A	Farmer Producer Organizations	4	4

Program Objective: This program is to impart the knowledge and skills among the students in the field of economics as major along with skills in languages and selected minor subject.

Program Outcomes:

PO 1: Learn basic concepts, principles and theories in economics

PO 2: Analyse issues in current economy at different levels

PO 3: Acquire employability and research skills in the field of economics

PO 4: Gain knowledge to understand the society around

PO 5: Learn soft and life skills for effective communication and personality development

COURSE 12: ENTREPRENEURSHIP AND MSMEs

Theory Credits: 4 4 hrs/week

Course Objective: To equip the students with knowledge and understanding on Concepts/theories of entrepreneurship and provide needy skills through various appropriate concepts to establish and promote enterprises.

Course Learning Outcomes:

Upon completion of this course, students shall be able to achieve the following outcomes:

CO1: Explain the basic theories and essentials of entrepreneurship

CO2: Apply the theories of entrepreneurship to the conditions of local areas and formulate appropriate business ideas.

CO3: Identify and analyze the entrepreneurship opportunities available in local area

CO4: Demonstrate practical skills that will enable them to identify various funding sources

CO5: Identify and evaluate the performance of local case studies by understanding the role of various supporting institutions under the existing regulations

Unit-1: Entrepreneurship: Concept and Theories

- Concept and Importance of Entrepreneurship
- Theories of Entrepreneurship: Innovations, X-Efficiency, Risk Bearing
- Women Entrepreneurship □ ECOPRENEURSHIP.

Unit-2: Entrepreneurship and Business Planning

- Entrepreneurial Ecosystem: Factors, Problems and Challenges □ Process of Identification of new Entrepreneurship Opportunities □ Formulation of Business Planning for Entrepreneurship.
- Entrepreneurship Opportunities in Rural and Urban Areas

Unit 3: MSMEs and new Entrepreneurship Opportunities

- Features of Micro Small Medium Enterprises (MSMEs)
- Cluster Development Approach and Leveraging Technology for MSMEs
- Problems and Challenges of MSMEs
- New Entrepreneurial Opportunities : Organic Farm Products, Food and Beverages, Sanitary and Health Products, Craft Products, Tourism and Hospitality Services, Consultancy Services and Event Management, Logistic services

Unit- 4: Financing and Marketing

- Importance and Sources of Financing the Entrepreneurship and MSMEs; Procedures to obtain formal loans from Banks and other Institutions
- New avenues of Finance: Crowd Funding and Venture Capital; Preparation of Detailed Project Report for obtain Loan
- Marketing of products: Market Survey, Demand Forecasting, Marketing Strategies, Branding, Planning and Promotion, Digital and Social Media Marketing
- Public Procurement Policy to purchase MSME Products

Unit 5: Institutional Support and Case Studies

- Institutions and Programmes of Skill training; Government Schemes for promotion of Entrepreneurship and MSMEs
- Government Schemes for promotion of Entrepreneurship and MSMEs: STARTUP INDIA, STANDUP INDIA, PMKVY, PLI etc.
- Rules and Procedures to start Entrepreneurship Firm
- Discussion of two different types of Case Studies related to Entrepreneurship/MSME with local relevance.

References:

1. Gordona, E and N. Natarajan: *Entrepreneurship Development*, Himalaya Publishing House Pvt Ltd, Mumbai, 2017.
2. Sharma Sudhir, Singh Balraj, Singhal Sandeep, *Entrepreneurship Development*, Wisdom Publications, Delhi, 2005.
3. NITI Aayog: *Report of Expert Committee on Innovation and Entrepreneurship*, New Delhi, 2015. https://niti.gov.in/writereaddata/files/new_initiatives/report-of-the-expertcommittee.pdf
4. VardhamanMahavir Open University, *Entrepreneurship Development & Small Scale Business*, Kota. <http://assets.vmu.ac.in/BBA12.pdf>
5. IGNOU: *Marketing for Managers*, New Delhi. <http://egyankosh.ac.in/handle/123456789/4271>
6. Reserve Bank of India: *Report of Expert Committee on Marginal, Small, Medium Enterprises*, Mumbai, 2019. <https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=924>
7. <https://nimsme.org>
8. MANAGE: *Agri-Business and Entrepreneurship Development*, Course Material AEM202, 2013. <https://www.manage.gov.in/pgdaem/studymaterial/aem202.pdf>
9. NABARD: *Model Bankable Farming on Hi-Tech Agriculture, Green Farming*, 2015. [https://www.nabard.org/demo/auth/writereaddata/ModelBankProject/1612162301Precision_farming_for_vegetable_cultivation_in_Kerala_\(E\).pdf](https://www.nabard.org/demo/auth/writereaddata/ModelBankProject/1612162301Precision_farming_for_vegetable_cultivation_in_Kerala_(E).pdf)

Co-Curricular Activities:

- a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)
- 1) For Teacher: Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like identification business product, making business plan, preparing DPR for loan, application for bank loan, marketing survey, marketing a product etc pertaining to any type of urban entrepreneurship of local relevance and make a field visit to any one such unit. The expertise of practicing rural entrepreneurs can be utilized for this purposes.
 - 2) For Student: Students shall visit and understand the functioning of urban entrepreneurship of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork Report
 - 3) Suggested Fieldwork Format (*Report shall not exceed 10 pages*): Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.
 - 4) Max Marks for Fieldwork Report: 05
 - 5) Unit Tests/Internal Examinations.

Suggested Activities:

Unit-1: Invited Lecture on women entrepreneurship and note making deliberation made from the lecture

Unit-2: Field trip to local industry and report submission
Unit-3 Assignment on problems and challenges of MSMEs
Unit-4: Group discussion on crowd funding
Unit-5: Seminar on various government schemes for promotion of entrepreneurship

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

SEMESTER-V

COURSE 13: INSURANCE SERVICES

<u>Theory</u>	Credits: 4	<u>4 hrs/week</u>
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Course Objective: This course aims to enlighten the students with the fundamental Concepts of insurance services and practical dynamics, skills needed to work in Insurance sector.

Course Learning Outcomes:

Upon completion of this course, the students shall be able to achieve the following learning outcomes

CO1: Explain the concept and principles of insurance service and functioning of insurance service agencies.

CO2: Understand different life insurance products.

CO3: Identify the need for general Insurance and different general insurance products.

CO4: Demonstrate practical skills to enable them to start insurance service agency or earn wage employment in it.

CO5: Evaluate the performance of local case studies by understanding customer mindset and the role of various supporting institutions under the existing regulations

Unit 1: Insurance Concept and Principles

- Concept of Risk and Uncertainty, Risk Classification
- Insurance: Concept, Importance and Types
- Principles of Insurance
- Insurance Regulations in India, Role of IRDA; Scope for Insurance Business in India

Unit 2: Life Insurance and Products

- Life Insurance: Nature and Features
- Major Life Insurance Companies in India
- Important Life Insurance Products/policies and their Features: Conventional, Unit Linked, Annuities, Group Policies, Micro Insurance

Unit 3: General and Health Insurances and Products

- General Insurance: Nature, Features and Types

- Major General Insurance Companies in India; Important General Insurance Products/Policies and their Features; Role of Surveyor
- Health Insurance: Nature and Features; Role of Medical Examiner in issuing Insurance policy
- Health Insurance Companies in India; Major Health Insurance Products/policies and their Features: Individual, Family, Group

Unit 4: Practicing as an Insurant Agent

- Insurance Contract and Terms of Insurance Policy
- Registration of Insurance Agent/Agency with the Company
- Procedure to issue a Policy: Application and Acceptance; Policy Lapse and Revival; Premium Payment, Assignment, Nomination and Surrender of Policy, Policy Claim
- Important Websites and Apps of Insurance in India

Unit 5: Understanding the Customer and Case Studies

- Insurance Customer and Categories
- Understanding Customer Mindset and Satisfaction
- Addressing the Grievances of the Customer, Ethical Behavior in Insurance, Moral Hazard
- Discussion of two different Case Studies related to Life or General or Health Insurance Services

References:

1. Insurance Institute of India: *Principles of Insurance (IC-01)*, Mumbai, 2011.
2. Insurance Institute of India: *Practice of Life Insurance (IC-02)*, Mumbai, 2011.
3. Insurance Institute of India: *Practice of General Insurance (IC-11)*, Mumbai, 2011
4. G. Dionne and S.E. Harrington (Eds.): *Foundations of Insurance Economics*, Kluwer Academic Publishers, Boston, 1997.
5. [https:// www.irdai.gov.in](https://www.irdai.gov.in)

Co-Curricular Activities:

a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*) 1) For Teacher: Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like explaining the details of an insurance policy to a customer – life, health and general policy, filling up application for a policy, calculation of premium and claim, make use of important websites and apps etc. pertaining to insurance and make a field visit to any insurance organization in local area. The expertise of practicing insurance agent or trainer can be utilized for this purposes. 2) For Student: Students shall visit and understand the functioning of insurance agency of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork Report 3) Suggested Fieldwork Format (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References. 4) Max Marks for Fieldwork Report: 05 5) Unit Tests/Internal Examinations.

Suggested Activities:

Unit-1: Assignment on importance of insurance in India

Unit-2: Seminars on types of life insurance products

Unit-3: Quiz on concepts covered till unit 3

Unit-4: Role play on being an insurance agent

Unit-5: Case studies / Article reading activity on issues of insurance sector

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

SEMESTER-V

COURSE 14 A: RETAIL AND DIGITAL MARKETING

Theory

Credits: 4

4 hrs/week

Course Objective: This course is aimed to give a complete view of the retail marketing and a comprehensive examination of the retail environment in both physical and digital arena.

Course Learning Outcomes:

Upon completion of this course, the students shall be able to achieve the following outcomes:

- CO1:** Explain the concepts and principles about the retail and digital marketing
- CO2:** Identify and analyse the opportunities related to retail and digital marketing available in the local area
- CO3:** Examine the strategies in retail marketing
- CO4:** Demonstrate the practical skills in applying digital marketing strategies
- CO5:** Evaluate different marketing models

Unit- 1: Concept Of Marketing

- Marketing: Concept and Types; Marketing Mix; Marketing Strategies
- Marketing Segmentation; Marketing Organizations; Marketing Research
- Pricing Policies and Practices
- Major Players in Retail and Digital Market in India

Unit- 2: Understanding Product and Consumer

- Product Marketing Types; Product Decisions and Strategies
- Product Life Cycle; Factors of Consumer Behaviour
- Understanding Indian Consumer, Strategies of persuading the Consumer
- Sale Promotion: Advertisement, Branding and Packaging

Unit- 3: Retail Marketing

- Concept and Types of Retail Marketing
Big and Small Retail Markets, Retail Marketing Mix
- Retail Marketing Strategies; Essentials of Successful Retail Marketing Multichannel Retailing
- Store Management
- Shopping Market Dynamics

Unit -4: Digital Marketing

- Digital Marketing: Concept and Types: Telemarketing, Online or etailing; Essentials of Digital Marketing

- Difference between Physical Retail and Digital Marketing; Digital Marketing Channels
- Major players in Digital Marketing and their Marketing Strategies; Customer Behaviour in Digital Marketing
- Tools and Apps of Digital Marketing

Unit- 5: Marketing Models and Case Studies

- Marketing Models of Retail and Digital Market Companies/Shops: Global, National and Local levels
- Discussion of two different types of Case Studies related to physical Retail Marketing.
- Discussion of two different types of Case Studies related to Digital Marketing

References:

1. Venkatesh Ganapathy: *Modern Day Retail Marketing Management*, Bookboon Company, 2017. <https://mmimert.edu.in/images/books/modern-day-retail-marketingmanagement.pdf>
2. PrashantChaudary: *Retail Marketing in the Modern Age*, Sage Publication, 2019
3. Jermy Kagan and SiddarthShekar Singh: *Digital Marketing & Tactics*, Wiely Publishers, 2020.
4. Digitalmarketer: The Ultimate Guide to Digital Marketing. <https://www.digitalmarketer.com/digital-marketing/assets/pdf/ultimate-guide-to-digital-marketing.pdf>
5. NITI Aayog: *Connected Commerce: Creating a Roadmap for Digitally Inclusive Bharat*, 2021. <https://niti.gov.in/writereaddata/files/Connected-Commerce-FullReport.pdf>

Co-Curricular Activities:

a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) For Teacher: Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like marketing research, product life cycle analysis, preparing marketing model, behavior with customer, store management, use of important digital marketing websites and apps etc. pertaining to retail and digital marketing organization and make a field visit to any one such unit in local area. The expertise of practicing marketing persons can be utilized for this purposes.

2) For Student: Students shall visit and understand the functioning of retail and digital marketing organization in their local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork Report

3) Suggested Fieldwork Format (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References. 4) Max Marks for Fieldwork Report: 05 5) Unit Tests/Internal Examinations.

Suggested Activities:

Unit-1: Invited Lectures with academic experts and practicing marketing persons

Unit-2: Hands on experience by field experts on digital marketing

Unit-3: Assignments on physical retail marketing

Unit-4: Debates on related topics ex. Case studies of local relevance

Unit-5: Seminars, Group discussions, Quiz, etc. on related topics

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

SEMESTER-V

COURSE 15 A: FARMER PRODUCER ORGANISATIONS

Theory

Credits: 4

4 hrs/week

Course Objective: This course aims to equip the students with the knowledge and understanding on Concepts/theories of FPOs in Indian context and skills needed to promote and manage FPOs in rural agricultural arena.

Course Learning Outcomes:

Upon completion of this course, the students shall be able to achieve the following outcomes:

CO1: Explain the concept and organization of FPO and its economic activities

CO2: Identify and analyze the opportunities related to FPO in local rural area

CO3: Apply the concepts to the identified FPO related opportunities available in the local area and formulate business ideas.

CO4: Demonstrate practical skills that will enable them to identify finance sources and strategies for marketing

CO5: Evaluate the performance of local case studies by understanding the role of various supporting institutions under the existing regulation

Unit 1: Concept of FPOs and Importance

- FPO: Concept, importance and Types
- Organizational structure and Functions of FPO; Ecosystem required for FPO □ Role of FPOs in present Indian Agricultural Development □ Factors, Problems and Challenges of FPOs in India.

Unit 2: Establishing FPOs and Collaborations

- Situation Analysis and Mobilizing Farmer Producers for FPO
- Rules and Regulation related to FPOs, Procedures to start FPO, Infrastructure required for FPO
- Collaboration with Other Organizations
- Training and Capacity Building to Persons in FPO; Managing Financial Accounts of FPO

Unit 3: Economic Activities and Business Planning of FPOs

- Economic Activities undertaken by FPO: Input Purchase, Custom Hiring Machines
- Output Business: Procuring, Processing, Storage, Logistics, Marketing, Exporting etc.,
- Product Identification and Value Chain Analysis for FPO
- Business Planning for FPO; Viable Business Models of FPO: Multi-product and Value Added.

Unit 4: Financing and Marketing of FPOs

- Financial Planning in FPO
- Mobilization of Capital from Members, Promoters, Banks and other Funding Agencies
- Marketing of FPO Products: Market Survey, Demand Forecasting, Marketing Strategies, Branding, Planning and Promotion
- Digital and Social Media Marketing

Unit 5: Institutional Support and Case Studies of FPOs

- Institutional Support and Resource Supporting Agencies for FPOs
- Special Roles of NABARD and SFAC
- Government Programmes and Schemes for promotion of FPOs
- Discussion of two important Case Studies related to FPOs with different product or process types of local relevance.

References:

1. NABARD: *Farmer Producer Organisations*, FAQs. Mumbai, 2015. <https://www.nabard.org/demo/auth/writereaddata/File/FARMER%20PRODUCER%20ORGANISATIONS.pdf>
2. NABARD: *FPO e-Learning Module*. https://www.nabard.org/FPO/story_html5.html
3. SFAC: *Formation and Promotion of 10, 000 Farmer Producer Organisations: Operational Guidelines*, New Delhi, 2020. <http://sfacindia.com/UploadFile/Statistics/Formation%20&%20Promotion%20of%2010,000%20FPOs%20Scheme%20Operational%20Guidelines%20in%20English.pdf>
4. FAO: *Course on Agribusiness Management for Producers' Associations*, 2009. <http://www.fao.org/3/i0499e/i0499e00.htm>
5. Richa Govil, Annapurna Neti and Madhushree R. Rao: *Farmer Producer Organisations: Past, Present and Future*, Azim Premji University, Bengaluru, 2020. <http://publications.azimpremjifoundation.org/2268/>

Co-Curricular Activities:

- a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)
- 1) For Teacher: Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like preparing business model, value chain analysis of any product, application for the support of NABARD, SFAC and any similar supporting organization, financial planning, capacity building for staff and members etc. pertaining to FPO of local relevance and make a field visit to any one such unit. The expertise of practicing FPO persons can be utilized for this purpose.
 - 2) For Student: Students shall visit and understand the functioning of FPO in their local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork Report
 - 3) Suggested Fieldwork Format (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References. 4) Max Marks for Fieldwork Report: 05 5) Unit Tests/Internal Examinations.

Suggested Activities:

Unit-1: Group discussion on role of FPOs in agriculture development
Unit-2: Seminars on case studies of successful FPOs
Unit-3: Exercise on Identifying 3 areas of opportunity for FPOs
Unit-4: Field Visit to local FPO and report submission
Unit-5: Quiz on concepts and institutional support for FPO

15 B. PROJECT DESIGNING AND REPORT WRITING

Unit 1: Foundations of Research

- Meaning and Importance of Research
- Scientific and Social Science Research
- Methods of ensuring Objectivity in Social Science Research
- Limitations of Research in Social Science, Ethics in Research

Unit 2: Methods of Research

- Exploratory and Descriptive Research
- Action Research, Analytical Research
- Evaluation Research, Experimental Research
- Case Study Research, Observational Research
- Participatory Research, Ethnography Research

Unit 3: Planning of Research Project

- Research Problem: Process and Criteria for Selecting a Research Problem
- Review of Theoretical and Related Research Studies
- Choice of Data for Research: Secondary and Primary Data; Census and Sample Data
- Preparation of a Research Proposal; Components of a good Research Proposal.

Unit 4: Implementation of a Research Project

- Choice of Schedules and Questionnaire, Pilot Study Field Work and Collection of Data;
- Methods of Qualitative Data collection: Interviews, Observation, Participation
- Group Discussions/Interviews, Projective Techniques
- Editing Data; Graphical and Statistical Analysis of Data using Appropriate Statistical Techniques.

Unit 5: Report Writing

- Types of Research Report; Nature of Language used in Research Report
- Outlines of a good Research Report; Prefatory Items, Body of the Report, References, Bibliography, Appendices
- Ethical values in Research Report, Plagiarism Test
- Components of a good Research Paper

References:

1. C. T. Kurien: *A Guide to Research in Economics*, Sangam Publishers for Madras Institute of Development Studies, Chennai, 1973.
2. O. R. Krishnaswami and M. Ranganatham: *Methodology of Research in Social Sciences*, Himalaya Publishing House, Mumbai, 2018.
3. C. R. Kothari: *Research Methodology: Methods and Techniques*, New Age International (Pvt.) Ltd. Publishers, New Delhi, 2004.
4. K. V. S. Sharma :*Statistics Made Simple: Do it yourself on PC*, (Second edn.) Prentice Hall of India, New Delhi, 2010.
5. John W. Creswell and J. David Creswell :*Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, Sage Publications, New Delhi, 2018.
6. Shanti Bhushan Mishra and ShashiAlok, *Handbook of Research Methodology*, Educreation, Bilaspur, 2017.
7. Wayne C. Booth, Gregory G. Colomb, and Joseph M. Williams: *The Craft of Research*, University of Chicago Press, Chicago, 2016.
8. Relevant web resources suggested by the teacher and college librarian.

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Semester-V

Paper-15 B: Project Designing and Report Writing

Time: 3 Hrs

Max Marks: 75

PART – A

Answer any 5(FIVE) of the following questions.

5x 5 = 25 Marks

(Each question carries *Five* Marks)

1. Define Social Science Research.
2. What is Objectivity in Research?
3. What is Analytical Research?
4. Define Experimental Research.
5. What is a Case Study?
6. Define Research Proposal.
7. What is data coding in Research?
8. What is a Bibliography?

PART – B

Answer the following questions.

5 x 10 = 50 Marks

- 9 a. Differentiate between Scientific Research and Social Science Research.
(or)
b. Explain the various methods of ensuring objectivity in Social Science Research.
10. a. Explain the Exploratory research method and its role in identifying research problems.
(or)
b. Describe the features of experimental research and outline the steps involved in conducting it.
11. a. Explain the importance and methods of conducting a review of related literature in research. (or)
discuss the ethical considerations involved in planning a Social Science research Project.
12. a. What is a Pilot Study? Explain its Objectives and significance in Research.
(or)
explain the different graphical tools used in presenting research data.
13. a. What is a Research Report and Explain different types of Research Reports.
(or)
b. What are the key components of a good research paper suitable for academic publication?