

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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**COMPETENCIES, WORK ATTITUDES AND TRAITS OF LIBRARIANS IN THE 21st
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ABSTRACT

Competencies are the techniques, skills knowledge and characteristics that can make a certain employee or person stand out over a regular employee with the same function or work category because of his performance. This study aimed to evaluate the competencies, work attitudes and traits of librarians in the 21st century and to determine how the professional and personal competencies of the respondent-librarians relate to their work attitude, factors affecting their work attitudes and traits. The researcher used the descriptive method utilizing the process of assessment and evaluation and randomly interviewed librarians from different private and public colleges and universities in Region 4A. Based on the findings there was a moderate correlation between professional competencies and traits of librarians, for personal competencies and traits of librarians, no significant relationship was found among education , service commitment, leadership, flexibility, and ethics.

HOW NIGERIAN ENTREPRENEURS PERCEIVE THEIR EXTERNAL ENVIRONMENTAL CHARACTERISTICS

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ABSTRACT

The perception of Nigerian business environment by both foreign and domestic investors is far worse than it is in reality. It is presumed that issues about Nigeria are usually exaggerated by foreigners. Despite the current infrastructure challenges facing Nigeria, still remains the most attractive place for both local and foreign investors. The external environment as viewed in this paper is in terms of three broad characterization Complexity, Hostility and Dynamism. The study sought to establish the degree of heterogeneity or homogeneity in the ways entrepreneurs in the Bakery Industry of Ogun State, Nigeria perceive their external organizational environments. The hypothesis is that "There are significant differences in the perception of the external environmental characteristics by entrepreneurs in the Bakery Industry of Ogun State, Nigeria" The analysis shows that there are no significant differences among the entrepreneurs in the Bakery Industry in Ogun State, Nigeria in the manner they perceive their external environmental characteristics. The ANOVA test confirms that the differences are not significant. The result of the study confirm that the entrepreneurs under-studied perceive their external environmental characteristics as being Dynamic, Complex and hostile. Management would have problems to cope with a good number of heterogeneous and diversified environmental factors. There is therefore the urgent need to improve the business environment in order to maximize the hugely untapped opportunities that exist across the country. Existence of critical impediments impedes development, productivity, efficiency and competitiveness of enterprises. For reaching investment climate reforms are not only necessary but imperative now.

A STUDY ON OCCUPATIONAL STRESS EXPERIENCED BY TILE INDUSTRY EMPLOYEES IN KANNUR AND CALICUT DISTRICT OF KERALA STATE

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ABSTRACT

Stress is a universal element and persons from nearly every walk of life have to face stress. Stress can have negative impacts on both the employee and the organization. Actually, in this research paper it was checked that what the impact occupational stress produced upon employees. The study describes the occupational stress in tile industries placed in Kannur and Calicut districts, Kerala. A randomly selected sample of 200 employees from the select two districts shows that occupational stress is found higher among Kannur district tile industry employees compared to Calicut district employees. Among different occupational stress variables role over load, role authority, role conflict and lack of senior level support contribute more to the occupational stress. Employees cannot afford the time to relax and "wind down" when they are faced with work variety, discrimination, favoritism, delegation and conflicting tasks.

REVISIONING GANDHI'S SWARAJ AS AN ALTERNATIVE MODEL OF 'GLOBALISATION'

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ABSTRACT

On the face of it, the world seems to have entered a new, post-colonial phase of national self-determination. However the global geo-politics and economics argue the opposite. If one pauses to consider the wars and depredations, inequality and hunger now in process worldwide, it becomes difficult to believe that we have in fact moved into a new kind of world, smartly coined as 'globalisation' which misleads more than what it reveals as to its true face and nature. However the violence, deprivation, exploitation of man and nature both, cultural hegemony and global institutional arrangements that existed in the colonial era widely persist even today in various new forms and patterns. With the logic of globalization widely spread and boundaries erased by the advancement in information technology, the process of economic exploitation has become even more simplified with the emergence of the transnational corporations as a more stable and economically viable an entity than the nation state. In such a scenario Gandhi's Glibalisation beautifully illustrated and explained in Hind Swaraj can be an authentic horizon to look at as an alternative for better living. It is the Gandhian philoswophy of Swaraj that can embody and harmonise our personal and political aspirations because it foregrounds a certain vision of society which is free from exploitation, oppression, and violence, a society of self-regulating individuals of high moral character cooperating with one another in a free and non-violent manner. Just as each individual seeks swaraj. so does each nation, society, or country. So there is an urgent need to examine, understand and then appreciate, if possible, the various agencies of globalisation which have made inroads into our life and consciousness. After careful examination all these forces have to be negated in favour of Gandhian swaraj so as to ensure equilibrium and balance in the patterns of living.

MORPHOLOGICAL BACKGROUND DETECTION AND ENHANCEMENT OF IMAGES WITH POOR LIGHTING USING CUMULATIVE HISTOGRAM ANALYSIS

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ABSTRACT

Morphological transformations [5] are used to enhance the background in images characterized by poor lighting. Contrast image enhancement has been carried out by transformation which utilizes the opening by reconstruction, which is employed to define the multibackground notion. The objective of contrast operators consists in normalizing the grey level of the input image with the purpose of avoiding abrupt changes in intensity among the different regions. Finally, the performance of the proposed operators is illustrated through the processing of images with different backgrounds, the majority of them with poor lighting conditions. Histogram equalization is a straightforward image-processing technique often used to achieve better quality images in black and white color scales in medical applications such as digital X-rays, MRIs, and CT scans. All these images require high definition and contrast of colors to determine the pathology that is being observed and reach a diagnosis. However, in some type of images histogram equalization can show noise hidden in the image after the processing is done. This is why it is often used with other imaging processing techniques.

THE PLACE OF SMALL AND MEDIUM ENTERPRISES IN ECONOMIC DEVELOPMENT: A KENYAN PERSPECTIVE

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ABSTRACT

This paper seeks to explore the state of small and medium enterprises (SMEs) in Kenya. It also endeavors to determine the role that the government of Kenya plays in promoting SMEs in the country. In addition it sets to find out whether small and medium enterprises (SMEs) are seen to be of any relevant importance in Kenya's economy. To sum up, the paper looks at the constraints facing small and medium enterprises (SMEs) in Kenya before drawing recommendations and conclusions. It is established in this paper clearly that small and medium enterprises (SMEs) play important socio-economic importance roles in the Kenyan economy. As such, they form the bulk of all businesses in developing nations. Ideally, one of the main roles played by small and medium enterprises (SMEs) is the creation of employment. They are also perceived as vital for the promotion of competition and innovation – essential ingredients for the growth of the private sector. But even with the Knowledge of their importance, small and medium enterprises (SMEs) in Kenya face numerous challenges that hinder their success and survival. These include negative perception and less preference from investors. They face insurmountable difficulty in securing credit. The government should thus

ASSESSING PRODUCT SUSTAINABILITY, CUSTOMER LOYALTY AND SATISFACTION WITH XYZ TELECOMMUNICATION AMONG UNDERGRADUATE STUDENTS IN GHANA: THE CASE STUDY OF UNIVERSITY FOR DEVELOPMENT STUDIES, WA CAMPUS

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ABSTRACT

Recently, there is increasing number of telecommunication service providers in the country. As a result, Government of Ghana has created a unit in its agencies which is the National Communication Authority (NCA) to ensure that the operation of the services are safe and promotes development in the country. It is often common among subscribers complaining of unsatisfactory services making them indifferent regarding which network to use leading to multi-SIM card usage on the premise that any of the networks can "disappoint at any time"(Field survey, 2012). The research therefore, created a literature on customers' (UDS students, Wa Campus) satisfaction, product sustainability and loyalty with XYZ products and services. The findings will facilitate or augment operations in XYZ company, other telecommunication companies within the industry and small and medium scale enterprises. It will also serve as a guide to researchers and service providers more especially XYZ on the following areas as some of the objectives: Discovering products and services that the company offers to its customers and their Sustainability, Subscribers' satisfaction and loyalty with XYZ products and services, marketing strategies and mechanisms that the company uses to satisfy and maintain customers. Data Collection Instruments employed were questionnaires, observation, structured and semi-structured interviews to collect data. The researchers made use of sampling techniques specifically: snowballing, accidental, and purposive. The research revealed that, majority of XYZ subscribers is satisfied. The research has come to a conclusion that XYZ offers varieties of products and services to its valued customers with which majority is satisfied and loyal. Empirical results as indicated by the research are that, XYZ products and services are rated as 3 by majority of respondents on a 5 point scale. The company employs a lot of marketing strategies to keep itself operational. One of the major recommendations is that, XYZ should improve upon their services to win and maintain more customers.

STATE OF HEALTH IN ODISHA: A MAJOR HURDLES FOR INCLUSIVE GROWTH

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ABSTRACT

The health status of its population reflects the socio economic development of a state .The relationship between health and poverty is complex and multifaceted. Poverty in its various dimensions could be a manifestation as well as a determinant of an individual health. The national rural health mission (NRHM) has brought back the primacy of primary health care in India. The health sector reform started in eighties in Odisha has created an enabling environment towards necessary institutional and polices changes for improved health care services in the state. The program implementation plan (PIP) for Odisha health sector plan (OHSP) 2005-10 already on place provides a unique opportunity for the government of Odisha to align its own , the government of India's and development Partner's resources to meet the state's priority in public health provision. The objective of this paper is to make a detailed analysis of state of health in Odisha which is a key component of inclusive growth. An attempt is also made to find out the past health initiative in the state. The study is based upon both primary data and secondary data. The method of collecting data gives more emphasis on household studies and sample surveys. The study has deliberately chosen the years 1987, 1992, 1997, 2002 and 2007 to analysis the outcome of different health policies, plans and programs. The main findings are Utilization of health infrastructure by the needy as less than adequate. There is an evident gap between planning and implementation of various plans. The mechanisms of operational aspect of planning need to be strengthened.

GREEN MARKETING AND ITS IMPORTANCE FOR COMPANIES

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**SHRI RAM MURTI SMARAK INTERNATIONAL BUSINESS SCHOOL
LUCKNOW**

ABSTRACT

Green marketing is gaining popularity day by day. It is the new buzzword in the marketing. The world is going Green and so are the companies. Now going green has become the new success mantra in marketing to differentiate the products and services from their competition. It has also become a platform for innovation. Now, more and more organisations are trying to follow the green path either directly or indirectly. This paper deals with the concept of green marketing and its importance for the companies. It highlights the five important reasons that companies go in for green marketing namely, providing an opportunity, being socially responsible, due to governmental pressure, due to competitive pressure and due to cost or profit issues.

IMPACT OF BRAND CELEBRITY ON CONSUMER PURCHASE INTENTIONS: A STUDY WITH REFERENCE TO SELECTED MOBILE SERVICE PROVIDES IN HYDERABAD CITY

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ABSTRACT

The purpose of this study was to investigate the consumers attitudes toward the Brand celebrity advertisement and their intent to purchase the advertised product. Participants were asked to answer a questionnaire and in-depth Interview that corresponded with Selected Brand advertisements and celebrities. The dependent variables purchase intentions, attitude toward the ad and celebrity were measured against the independent variables Source of information, essential features and Celebrity qualities using one-way ANOVA (Analysis of Variance) and Chi-square χ^2 Test. Findings indicated that celebrity endorsements generated higher purchase intentions, positive attitudes toward the ad and positive attitudes toward the brand.

A STUDY ON THE SHOPPING PATTERN OF TOURISTS' TO THE DUBAI SHOPPING FESTIVAL

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ABSTRACT

Shopping is an important tourist activity. This study compares tourists from 23 nationalities on their product purchase pattern during a shopping festival. Data was collected from 604 tourists during the Dubai Shopping Festival, 2013. The findings offer insights to the retailers on the products purchased by the tourists during the festival.

ANALYSIS OF SIZE, GROWTH AND PROFITABILITY IN INDIAN TWO AND THREE WHEELER SECTOR COMPANIES

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ABSTRACT

The growth of industrial sector income, improve the standard of living, build infrastructure and create balanced economy which ultimately increases GDP and tax revenue of the government. Hence, it is necessary to analyses the size, growth and profitability relationship in the industry. In this paper an attempt has been made to analyse the relationship between size and profitability and growth and profitability of the selected companies of two and three wheeler sector of Indian Automobile Industry. The study results showed that firm size affecting profitability. Among the selected companies, some companies showed positive relationships between size and profitability. While others did not. Similarly, the study also found that the positive effects of growth on profitability are greater than the negative effects. These findings should be useful to the management to decide on the extent to which firm size and growth needs to be monitored and controlled.

FARMERS' AWARENESS ABOUT CROP INSURANCE SCHEMES: AN ANALYTICAL STUDY

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ABSTRACT

In India, agriculture played a vital role in the economic development. Nearly 70 per cent of the country's population is dependent on agriculture but Indian agriculture depends on monsoon which is always flexible. Agriculture continues to be the important sector in the Tamil Nadu State economy as more than 56 per cent of the people depend on agriculture and allied sectors for their livelihood. Tamil Nadu occupies 7 per cent of the nation's population, 4 per cent of the land area and 3 per cent of the water resources at all India level. In India, the crop production has been subjected to the vagaries of the climate. Some of the other problems that the Indian agriculture is constantly tackling with are the large-scale damages that are caused as a result of the attack of pests and diseases. In this scenario, the issue of crop insurance assumes a vital role in the stable growth of the agricultural sector in India. Crop insurance offers financial assistance for risk management in agriculture. For managing the risks in agriculture, one should have thorough awareness about crop insurance schemes. This paper highlights the awareness level of farmers towards crop insurance schemes viz. low, medium and high. It also pointed out the reasons for insuring the crops.

A CASE STUDY ON VIRAL MARKETING CAMPAIGNS 'HAR EK FRIEND ZARURI HOTA HAI' VS. 'HONEY BUNNY'

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ABSTRACT

In the current competitive business world every business owners look different methods to promote their business globally. The concept behind the viral marketing is internet word of mouth i.e. use influencers to make peer to peer product recommendations. Viral marketing refers to the "marketing phenomenon that facilitates and encourages people to pass along a marketing message voluntarily" via-e-mail, blog, websites or other internet space in the form of video clips, interactive flash games, advergates, images, text messages or even e-mail messages . Customers act as advertisers by promoting a product through word-of-mouth. The research concerns the phenomenon of marketing, explores the existing literature of viral marketing and current trends followed by telecom industry. The research paper focuses on identifying the strategies by two most successful viral video jingles namely "Har Ek Friend Zaruri Hota Hai" and "Honey Bunny". The researchers have analyzed the role of social networkings like twitter, YouTube, Google+, face book in making these jingles goes viral. The aim of this research paper is to understand the possible ways of measuring and evaluating successfulness of a viral campaign through a case study of "Har Ek Friend Zaruri Hota Hai" vs. "Honey Bunny" viral campaigns.

A STUDY ON FACULTIES PERCEPTION OF STRESS AND COPING STRATEGIES

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ABSTRACT

This study investigated stress and coping strategies adopted by faculties in some selected colleges in five states. Questionnaire forms were administered to collect relevant data from 12 randomly selected colleges in India. The result of a chi-square analysis revealed that male and female colleges were significantly different in stress experience, but respondents of different marital status were significantly different. The study also found that male and female, and married and single respondents were significantly different in their coping strategies. The implications of these findings to counselling were discussed in this paper.

CONSUMER PERCEPTION ON ORGANIZED AND UN-ORGANIZED RETAIL OUTLETS: A STUDY IN COIMBATORE

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ABSTRACT

Retailing consists of the activities involved in selling directly to the ultimate consumer for personal, non-business use. At present, organized and unorganized retail stores act as an important part of every human life. It helps the people to purchase all the items in one place. The consumer cannot act as same at the time of purchasing goods. Some consumer act as the prospective buyer to choose the right brand based on his/her needs. Some consumer are not with awareness to purchase quality product at reasonable price. In the competitive market, consumers should be prepared to purchase goods.

A STUDY ON PERCEPTION OF QUALITY OF WORK LIFE AMONG TEXTILE INDUSTRY WORKERS IN GUJARAT

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ABSTRACT

Quality of Life (QWL) is the extent of relationships between individuals and organizational factors that existing in the working environment. It is focusing strongly on providing a work environment conducive to satisfy individual needs. It is assumed that if employees have more positive attitudes about the organization and their productivity increases, everything else being equal, the organization should be more effective. The present study was conducted to examine the work related factors and demographic factors have any relationship with the perception of quality of work life and to explore the relationship between quality of work and quality of life in textile industries located at Rajkot, Surat and Ahmedabad cities of Gujarat. The work related factors are combined in six categories: working environment, welfare measures, safety measures, supervision, participation in decision making and intercommunication. The results hold that demographic factors and work related factors have significant relationship with perception of quality of work life. Present research limited upto 3 location ie. Rajkot, Surat and Ahmedabad textile industry which can be enlarge for future study with different variables which can effect on Quality of work life for workers of different industry and backgrounds.

CLUSTER ENTREPRENEURSHIP: A CASE STUDY OF HARYANA

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ABSTRACT

Entrepreneurship is an important aspect of the business and industrial growth of a modern nation. The spirit of Entrepreneurship is marked by enthusiasm, persistence and ability to seek opportunities. It is the core of all commercial and industrial activities. It is a phenomenon which reflects the socio-economic conditions of a society at a particular point of time. The socio-economic factors such as the economic background of the members, their caste system, cultural background, business ethics, inter-alia, influence, entrepreneurial behavior in a society. Entrepreneurship by character is a Dynamic function which allows itself to evolve in a very perceptive manner as the social processes are adapted to the conditions of needs. Through this study policy planners will be helped in devising suitable measures for creating environment for motivating the artisanal/traditional based society and then these clusters will be transformed into innovation clusters.

A STUDY ON THE AWARENESS ABOUT CORPORATE SOCIAL RESPONSIBILITY AND ENVIRONMENT AMONG MBA STUDENTS IN ARTS AND SCIENCE COLLEGES IN TRICHY

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ABSTRACT

Social responsibility of business means the obligation of business enterprise to make decisions and follow lines of action which are desirable in terms of the objectives and values of society. Decisions may affect environment, consumers and the community. There have been changes in attitudes of management in taking social responsibility. The social responsibility of business involves ethics which must be reflected in the philosophy of business organization. Society and business organizations are tightly interwoven since society's needs are catered to fully by the business enterprises. As global population increases, so does the pressure on limited natural resources required to meet rising consumer demand. Industrialization in many developing countries is booming as a result of technology and globalization. Consumers are becoming more aware of the environmental and social implications of their day-to-day decisions and are beginning to make purchasing decisions based on environmental and ethical concerns. However, this practice is far from consistent or universal. As corporations pursue growth through globalization, they have encountered new challenges that impose limits to their profits, adhering to government regulations, tariffs, environmental restrictions etc.

IMPACT OF GLOBALISATION IN INDIA: SOME ISSUES

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ABSTRACT

Indian economy had experienced major policy changes in early 1990s. The new economic reform, popularly known as, Liberalization, Privatization and Globalization (LPG model) aimed at making the Indian economy as fastest growing economy and globally competitive. The series of reforms undertaken with respect to industrial sector, trade as well as financial sector aimed at making the economy more efficient. With the onset of reforms to liberalize the Indian economy in July of 1991, a new chapter has dawned for India and her billion plus population. This period of economic transition has had a tremendous impact on the overall economic development of almost all major sectors of the economy, and its effects over the last decade can hardly be overlooked. Besides, it also marks the advent of the real integration of the Indian economy into the global economy. This era of reforms has also ushered in a remarkable change in the Indian mindset, as it deviates from the traditional values held since Independence in 1947, such as self reliance and socialistic policies of economic development, which mainly due to the inward looking restrictive form of governance, resulted in the isolation, overall backwardness and inefficiency of the economy, amongst a host of other problems. This, despite the fact that India has always had the potential to be on the fast track to prosperity. Now that India is in the process of restructuring her economy, with aspirations of elevating herself from her present desolate position in the world, the need to speed up her economic development is even more imperative. And having witnessed the positive role that Foreign Direct Investment (FDI) has played in the rapid economic growth of most of the Southeast Asian countries and most notably China, India has embarked on an ambitious plan to emulate the successes of her neighbors to the east and is trying to sell herself as a safe and profitable destination for FDI.

GLOBALISATION AND NUTRITIONAL CHANGE IN INDIA

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ABSTRACT

This paper examines the change in the nature of food demand in India in the last twenty years. It identifies two distinct stages of diet transition associated with the period of economic growth. During the first stage, income-induced diet diversification, Consumers move away from inferior goods to superior foods and substitute some traditional staples, especially rice. In the second stage, diet globalisation, the influences of globalisation are much more marked with increased consumption of proteins, sugars and fats. Diet diversification has marked the process of transformation in food production systems. The implications for small and marginal farmers could be serious, unless there are incentives and policies that allow them to move away from subsistence agriculture and become more integrated in the global food market.

TEA INDUSTRY IN TAMILNADU: DISTRICT WISE ANALYSIS

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ABSTRACT

Tea is one of the important beverages in this world. India and China are the major tea producing countries of the world. India and China are also the major tea exporters in this world. Tea industry is playing very important role in tea producing countries because it gives major income for the country. Tea is one of the oldest industries in India and today it enjoys the status of one of the best organized industries in the country. Tamil Nadu is an important producer of tea. Nilgiris District of Tamil Nadu has the reputation of being one of the finest tea growing tracts in the World. In 1968, the Government of Tamil Nadu started implementing the Government Tea Project in the Nilgiris. The following are the important objectives of the study, to analyse the number of tea estates in Tamilnadu, to analyse the tea cultivation area in Tamilnadu, to analyse the production of tea in Tamilnadu, to analyse the average yield of tea in Tamilnadu.

ADVERTISING: A SUBVERSION OF MEANINGFUL LIVING

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ABSTRACT

In the contemporary era of globalisation and market economy, the most common methodology adopted by the corporate houses is to foster consumption among people and, thereby, to maximise the profits through increased demand. This process is conveniently called marketing. Today advertising appears to be everywhere: on television, on billboards, in newspapers and magazines. Corporations pay enormous sums for "naming rights" of public facilities so that their brand is kept in people's minds. Marketing research devises ever more sophisticated means of reaching the public and shaping people's preferences. But most of the time this process is nothing else but propaganda and a bundle of concealed lies aimed at luring the people into a trap. This kind of commercial practice intended to cultivate a new kind of hyper consumerist culture is ecologically unsustainable, culturally hollow, socially unviable and economically lopsided. It subverts everything that human beings cherish so dearly – democracy, freedom, equality, fairness and individuality. It pollutes their sensibility and imagination. So the dirty culture of consumerism driven by the paddles of advertising, which thrives on selling lies and fraud to the innocent people need to be checked or regulated, if not eliminated completely. My research paper makes an attempt to look at the various cultural fall outs of this culture of consumerism propelled by advertising, and tries to underline an urgent need for a counter culture based on needs instead of a culture of greed. Only a need based culture can ensure peace, happiness and sustainability.

ANALYZING CUSTOMERS' PREFERENCES IN SELECTING HOTEL SEGMENT: AN EMPIRICAL CASE STUDY

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ABSTRACT

The constant transformation has made the Indian hotel industry more functional and practical and has gained a level of acceptance world over. The standards of facilities and services offered have evolved over the last decade towards the extensive use of technology, environment friendly services, pricing, market segmentation, regional preferences, etc. The Indian hotel industry has seen a significant growth in room inventory across categories from upscale luxury to limited services and, boutique and budget hotels. The occupancy and the room rates have seen continued gains both from the domestic and the international traveler in both the business and leisure segment. This article discuss about the segmentation of hotel industry for providing better service to the customer in different class. This study empirically investigates the most important factor that is considered by the customer in selection of hotel for comfort accommodation. Sample of 39 tourists coming to Bhopal city for different purpose were selected randomly for the study, and it also focus on important dimension that attract the customer in choosing the best and appropriate hotel segment. The study concludes that customer make selection on the hotels by online website, suggestion of taxi driver and recommendation of some past costumer also influencing in selecting the hotel segment.

A STUDY OF RE-INVESTMENT STRATEGY OF FIVE MUTUAL FUNDS WITH SPECIAL REFERENCE TO GROWTH FUNDS

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ABSTRACT

Mutual funds have shown a tremendous growth in India for the last some years. But seldom are the investors interested to know that actually where there hard earned money is further invested. It is not just a fluke that some of the funds multiply the investors' money overnight and some of the funds do not even give a minimal return even after staying for years in the market. So, this paper is just an attempt to know the various strategies, objectives, sectors and companies which are chosen by fund managers to invest the investors' money. 5 Mutual Funds have been chosen on the basis of their category i.e. growth fund. We have used secondary data. In the conclusion part we have come up with reasons that why the some of the mutual fund schemes are performing well beyond the expectations.

ASSESSMENT OF LOAN OPERATION AND FINANCIAL PERFORMANCE OF DEVELOPMENT BANK OF ETHIOPIA

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ABSTRACT

The objective of this study was to assess the loan operation and financial performance of Development Bank of Ethiopia. To achieve its objective the study was used panel data extracted from annual reports of the Bank. Trend analysis was used to analyze changes in loan operation from year to year and paired T-test was used to test the significance of the change. The study found that there was high fluctuation in the growth of loan approval and disbursement during before liberalization periods, but there was improvement after liberalization except its occasional decline and the statistical paired T-test output showed significant mean difference in amount between pre and post liberalization except loan approval, but in terms of growth no significant mean difference between pre and post liberalization both in loan approval, loan disbursement and loan collection. Secondly, the study assessed the financial performance of the Bank from two perspectives: i.e., from accounting perspective & from financial self sustainability perspective. From accounting perspective, performance was measured based on ratio analysis. The financial performance indicators both in terms of profitability, efficiency and solvency showed high variability. The comparison of performance ratios with standards of Association of African Development Financial Institutions showed Satisfactory. From financial self sustainability perspective performance was measured by using subsidy dependent index approach, and the finding showed that the Bank was financially self sustainable without subsidy only during 2008 from the periods included in the study.

THE QUALITY OF CUSTOMER SERVICE IN NIGERIA'S INTERNATIONAL AIRLINE INDUSTRY AND IT'S RELATIONSHIP WITH THE LEVEL OF PATRONAGE: A CASE OF AIR FRANCE AND LUFTHANSA

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ABSTRACT

The aim of the paper is to provide insight into the Nigeria's international airline industry, the expectations and perceptions of the Nigerian air travelers with a view to enabling them position to better meet customers' needs. The survey method was adopted, with 520 questionnaire administered to passengers and 501 were correctly filled. In order to effectively determine the service gap of the airlines, a 5 point likert scale measurement was used to measure the customer satisfaction level. A correlation and regression analysis were carried out to determine if the level of patronage of respondents are dependent on the servqual index. The study revealed that most Nigerian airline passengers of Lufthansa do not consider customer service quality a major factor in determining their level of patronage. After a correlation analysis was carried out, service quality and patronage has a weak positive value of 0.132 revealing that service quality is not a major factor in determining the level of patronage. In the case of Air France, service quality and patronage has a strong negative value of -0.83 which reveals that most passengers that have a higher perception of the quality of customer service of Air France do not record a high patronage. However, international airlines under case study have relatively high quality of customer service in Nigeria where Lufthansa has an average of 0.59 while Air France has an average of 0.655.

JOINT VENTURE AND ITS ISSUES

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ABSTRACT

Joint ventures are combinations of two or more companies created to produce a new product or service, or to gain entrance into a new market. Thus, regardless of the motivation, it needs careful management. Each partner hopes to gain access to some resource possessed by the other(s) such as marketing, technology, raw materials or financial, managerial, and political resources (Beamish, 1988). Joint ventures are combinations of companies that enter a new market. To achieve great performance of these "contract marriages" between the multi-cultural companies, they need well thought partnerships and managements. At the same time, each partner has to transfer to the joint venture company their resources such as marketing, technology, raw materials, financial, managerial, and political resources. This paper presents the issues and challenges involved in joint venture.

PROMOTING GOOD GOVERNANCE IN THE MANAGEMENT OF NGOS IN INDIA FOR RURAL DEVELOPMENT

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ABSTRACT

India is one of the fastest growing economies of the world. Yet the 2010 Human Development Index ranks India as a middle level country in the bottom third at 119 of 169 countries on the human development index. The Voluntary sector or non-governmental Organizations have emerged as anew force contributing to social upliftment and economic development. India is estimated to have 3.3 million registered NGOs. NGOs are engaged in development work in the remotest of areas in a variety of area like health, education, water, environment, human rights SCs/STs, women empowerment, child rights, disability, etc ensuring that people got their entitlement. But in our county people rightly remarks that, “Bekar baithane se achha hain NGOs chalo aur paisa banao” what its really means, without work, make money by just doing paper formalities with doing fraud and cheat to poor people in rural areas. So for that promoting good governance in the management of NGOs (Non-governmental organisations) is required.

ENVIRONMENTAL ACCOUNTING AND CORPORATE SOCIAL RESPONSIBILITY: AWARENESS & BENEFITS OF SELECTED COMPANIES IN BANGALORE

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ABSTRACT

The social and environmental issues and the impact of them on the decision making process have been increasingly given attention to the financial reporting. Over time there are many studies about Social and Environmental accounting that have different views and arguments on the importance to the corporate report. In developed countries, the social and environmental accounting has joined the financial report and annual report; however it is still a new concept to Indian companies. The objective of this study is to assess the understanding of selected people on the social and environmental concept, their implementation on companies in Bangalore. In order to collect data for the research, questionnaire survey will be used as a helpful method. The finding uncovers that although most people understand the importance of social and environmental activities and having corporate social responsibility reports, few of companies is able to quantify the cost and benefits of social and environmental activities as in the financial report.

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