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## ASSESSMENT OF CUSTOMER HANDLING COMPETENCIES OF NIGERIAN EMPLOYEES

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### **Abstract**

*Service quality has become essential for the survival of service companies to attract and retain customers in the present day's fiercely competing business world. Competent employees are the key to deliver excellent quality services; this study mainly focuses on evaluation of customer handling competencies of Nigerian employees' which is an imperative to maximize customer satisfaction. Data for the study was collected through self administered questionnaires distributed to 300 customers and 500 employees of 50 companies in Nigeria. Collected data was analyzed using SPSS software package. The result shows that most employees working at the front desk service areas did not demonstrate most of the basic marketing competency indicators. As a result, most customers were not satisfied with the service provided by the Nigerian companies and ranked its service quality as poor. The research identifies basic competency deficiencies of Nigerian employees in handling customers' and has managerial implication of how to staff the work force with the skill needed to deliver quality service.*

## **JOB SATISFACTION IN MANAGEMENT FACULTIES OF A METROPOLITAN AND PROXIMATE AREA: A STUDY ON PRIVATE COLLEGES**

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### **ABSTRACT**

*The concept of job satisfaction of faculty members has great relevance for effective and productive higher education system. The present study tries to examine the job satisfaction factors like financial, working condition, supervision, geographic location, advancement opportunities, organizational prestige and gender for faculty members of 32 professional colleges in Delhi National Capital Region. Conceptual framework of the study was developed and the selected convenient sample size of 188 was determined after a pilot study done for 30 not included in the study. Questionnaire having five point Likert type scale, ranking questions, having a mix of qualitative as well as quantitative research design was employed. Cronbach's alpha was used as reliability statistics. Other statistical methods engaged to analyze the data were descriptive statistics, correlation matrix, chi square test and ranking of variables. The results of this empirical study show that there is a significant relationship between four factors while gender has no role to play vis-à-vis job satisfaction. Positive satisfaction levels with job were found among faculties and they would remain in their present jobs only if they have advancement opportunities closely followed by organizational prestige and financial factors.*

## TRAINING CONSTRAINTS & OBSTACLES: A STUDY OF INDIAN AUTOMOBILE INDUSTRIES

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### ABSTRACT

*Continuous investment in job-related training for employees is essential for ensuring the long-term economic growth of organizations in today's global economy. However, each of the employees who want or need the training can't access it. The purpose of this paper is to present finding on employees' perspective regarding training hurdles that impeded the employees in gaining the benefits of training and the constraints that are minimizing the benefits of training in automobile industries. Data were collected through structured questionnaires, unstructured checklists and review of documents from the websites. Despite a well designed training program, the findings established that much importance was assigned to skill development in comparison to personal development and major constraints included inadequate and poor allocation of training funds, unfriendly training environment, unsuitable training venue and uncertain standards for trainees' up-gradation in the automobile industry. Furthermore the results show that training and development is not motivating the employees in order to determine the benefits it could bring to the industry. From these findings it is recommended that current training program needs to be re-analyzed and improved in order to promote efficacy as well as profitable implementation of training plans.*

## WOMEN EMPOWERMENT THOROUGH SELF HELP GROUPS- A CASE STUDY OF NIZAMABAD DISTRICT OF ANDHRA PRADESH

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### **Abstract**

*The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Nizamabad of Andhra Pradesh. The broad objective of the study is to analyse the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examine the social benefits derived by the members. In order to collect and gather primary data, field observation and structured questionnaire survey methods were employed. In addition, information was also collected through discussions and interviews with local NGOs and government's grass roots level workers. There are 281 SHGs working in Nizamabad district. Here the researcher has chosen 10 SHGs from each Mandle of the district. In total the study covers 50 SHGs with 800 members. The study reveals that SHGs had set a new agenda for financial intermediation by banks in the form of micro-credit. By the formation of SHGs, credits are demanded for various purposes (domestic, health, festivals, repayment of old debts, investment, etc.). Similarly different economic activities (collection, processing and marketing of minor forest products, individual business, goatery, dairy etc.) are undertaken by the SHG members after joining the group. Habits of savings, economic independence, self confidence, social cohesion, asset ownership, freedom from debt, additional employment, etc. benefits are derived by the SHG members. Thus, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.*

## **INDIAN BANKS IN THE ERA OF GLOBAL FINANCIAL CRISIS - EMERGING CHALLENGES AND OPPORTUNITIES**

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### **ABSTRACT**

Financial crisis in U.S gave the birth to global financial crisis. These crisis have created a ripple in the financial market worldwide. Fortunately, Indian financial sector has shown remarkable resilience to these developments. But these developments have emerging many challenges before the Indian banking industry. The present paper briefly touches upon the emerging challenges and possible solutions which are required to be focused by Indian banks in the quest for competitiveness. The study analyzes the parameters like priority sector advances of SCBs, Globalization of Indian banks, credit-deposit ratio, movements in non-performing assets and IT index. On the basis of these parameters the study finds some emerging challenges like Indian banking is far away from the 100 pc globalization, technology is also isolated in the Indian banks especially public sector banks, rising priority sector advances have enlarged the NPA's in Indian banks and human resource management is also poor in the Indian banks. To face these challenges paper also suggest some possible measures like increase the number of Debt Recovery Tribunals to remove NPAs, products should be provided at lower prices to capture market share, banks should adopt latest technology and job training should be provided to inefficient bank staff. All the parameters have been analyzed for the period 2006 and 2007 except IT index. IT index is analyzed for the pre-IT and post-IT period. Ratio analysis is used to analyze all the parameters.

## LEVERAGING THE COMPETITIVENESS OF ERITREAN AGRICULTURE: A CASE STUDY

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### Abstract

*Agriculture is the backbone of Eritrean economy. It provides employment to over 70 percent of the working population in the country. In good years the country produces only about 60 per cent of its total food needs and in poor years, it produces no more than 25 per cent. Annual crop production mainly depends on rainfall that is variable and unevenly distributed from year to year. Agriculturalists, economists and experts from different fields of studies have raised alarm on food crisis. This paper delves the Eritrean agricultural production, land and people. It throws a light on the Elabered Estate, a reputed agricultural estate since the Italian period. It examines the strategies and methods used by the Estate to increase agricultural yields. It discusses varieties of grains with greater resistance to disease and pests, together with the use of improved farm management techniques and chemical inputs, such as improved pesticides and fertilizers. The paper highlights the success story of the Estate being an important player or a model in Eritrean agriculture sector. The paper deals with the concerted efforts made by the Estate to go with the Global Competition. It also highlights some of the challenges of Eritrean agriculture sector and provides implications.*



## LEVERAGE CAPITAL STRUCTURE AND DIVIDEND POLICY PRACTICES IN INDIAN CORPORATE – A CASE STUDY

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### **Abstract**

*A proper blend of debt and equity is a significant financial decision of the corporate firm from the perspective of its shareholders and other stakeholders. The excessive use of debt may endanger the survival of a corporate firm while the conservative policy may deprive the advantage of cheaper debt. An appropriate capital mix influences both the return and risk of the shareholders. The proper and efficient management of capital structure yields two advantages: (i) maximization of profit and wealth of shareholders, and (ii) minimization of cost of capital. Therefore, the financial manager is confronted with the task of determining determinants of a capital structure of the firm, which on the one hand maximizes the wealth of the owners and on the other hand minimizes the cost of funds. The present study examines the practices being followed in Indian corporate.*



## AN EXPLORATION INTO WORKING AND PERFORMANCE OF CONSUMER DISPUTES REDRESSAL AGENCIES IN INDIA

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### ABSTRACT

*The present study is exploratory in nature. It critically examines the working and performance of consumer disputes Redressal agencies functioning at National, State and District level. The study observes that the Redressal agencies are efficiently functioning to provide speedy and timely justice to the consumers. On the basis of disposal of the cases, the study found that district consumer disputes redressal forums, national consumer disputes redressal commission and state consumer disputes redressal commissions may be assigned first, second and third rank respectively. The study concludes with the fact that the district consumer disputes redressal forums in India are striving its' best to dispose of the cases at the grass root level, however, there is critical need of settlement of pending cases at the State as well as National Level to facilitate the ultimate justice to the consumers. The researcher agrees with the common saying that justice delayed is justice denied.*