

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT **CONTENTS**

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	ANTECEDENTS OF WORK-LIFE IMBALANCE AMONG BANK EXECUTIVES: AN EMPIRICAL STUDY S. NAZEER KHAN, DR. A. VENKATACHALAM & DR. T. VANNIARAJAN	1
2.	TRANSFORMATIONAL LEADERSHIP AND INFLUENCE ON OCCUPATIONAL COMMITMENT IN INDIAN HOSPITALS DR. KENNEDY ANDREW THOMAS, DR. JOHN BRINKMAN & DR. TARA SABAPATHY	6
3.	SERVICE QUALITY PERCEPTIONS OF CUSTOMERS: A STUDY OF THE CUSTOMERS' OF PUBLIC SECTOR AND PRIVATE SECTOR COMMERCIAL BANKS IN INDIA K. RAMA MOHANA RAO & TEKESTE BERHANU LAKEW	13
4.	SELF-ESTEEM AMONG POOR STUDENTS IN IRAN ARMIN MAHMOUDI	17
5.	ANALYSIS OF CUSTOMER SATISFACTION DRIVERS OF OUT PATIENT DEPARTMENT (OPD): A CASE STUDY GOLAM MOHAMMAD FORKAN	20
6.	PERCEIVED QUALITY OF SERVICES RENDERED BY COMMERCIAL BANKS: A CASE STUDY OF STATE BANK OF INDIA (SBI), PANJAB UNIVERSITY (PU) BRANCH, CHANDIGARH, INDIA DR. TESFATSION SAHLU DESTA	25
7.	BANK CONSOLIDATION AND SOLVENCY: THE NIGERIAN EXPERIENCE DR. MUHAMMAD AMINU ISA	35
8.	ORGANIZATIONAL DETERMINANTS OF FIRM PERFORMANCE: A CASE OF GARMENTS MANUFACTURING FIRMS OF LAHORE, PAKISTAN MUHAMMAD HASSAN & MUHAMMAD RIZWAN SALEEM SANDHU	38
9.	MICROCREDIT AND BUSINESS PERFORMANCE IN NIGERIA: THE CASE OF MFI FINANCE ENTERPRISES ABIOLA BABAJIDE & TAIWO JOSEPH	43
10.	CREDIT RISK OF THE OFF-BALANCE SHEET ACTIVITIES IN CONTEXT OF COMMERCIAL BANKING SECTOR IN THE CZECH REPUBLIC: PRACTICAL EXAMPLE VERONIKA BUČKOVÁ	50
11.	PERCEPTION, EXPECTATION AND SATISFACTION OF CONSUMERS OF STORE BRAND APPARELS IN CHENNAI CITY K. SADASIVAN & DR. JAYSHREE SURESH	59
12.	THE RELATIVITY OF GOALS OF AN INDIVIDUAL ENTREPRENEUR BLESSED WITH VALUES SHALINI SINGH & BHUPENDRA V. SINGH	63
13.	CO-INTEGRATION AND CAUSAL RELATIONSHIP BETWEEN GDP AND AGRICULTURE SECTOR P. SRIKANTH & K. SATHYANARAYANA	66
14.	CONSUMERS' RESPONSIVENESS TO INTERNET MARKETING: AN EMPIRICAL STUDY SUBASH CHANDRA NATH & DR. MAHESWAR SAHU	69
15 .	JOB STRESS AT WORKPLACE: A STUDY OF STRESS LEVEL AMONG MANAGEMENT EDUCATORS RASHMI GUPTA & DR. VILAS CHOPDE	73
16.	STRATEGIES FOR CUSTOMER RETENTION & SATISFACTION IN RETAIL SECTOR AJMER SINGH	78
17 .	WOMEN EMPOWERED OR DISEMPOWERED: SCENARIO IN PUNJAB SANGEETA SINGH NAGAICH	80
18.	PERCEPTION OF THE RETAIL INVESTORS TOWARDS INVESTMENT IN MUTUAL FUNDS IN PUDUCHERRY: AN EMPIRICAL STUDY D. KANDAVEL	85
19.	JOB AND WEALTH CREATION THROUGH ENTREPRENEURSHIP HARESH BAROT & ARUN MENON	88
20.	DIVERSITY MANAGEMENT AND ORGANIZATIONAL EFFECTIVENESS IN INDIAN ORGANIZATIONS DR. SUSHMA SURI & MONU LAL	91
21.	CSR- AN UMBILICAL CORD RELATION WITH THE ENVIRONMENT DR. F. ANDREW SJ	95
22.	INNOVATIVE HR PRACTICES MEGHANA J	98
23.	EXTENSION EDUCATION APPROACHES OF HORTICULTURAL EXTENSION MARKETING: A VIEW JABEEN ARA BEGUM	103
24.	DISABILITY AND ACCESS TO HIGHER EDUCATION IN INDIA MD.HASANUZZAMAN & SHAZIA KHAN	107
25.	COMPARATIVE ADVERTISEMENT AND INFRINGEMENT OF TRADEMARKS GAURAV ARORA, GUNVEER KAUR, SUPRITHA PRODATURI & VINAYAK GUPTA	111
	REQUEST FOR FEEDBACK	115

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories Indexed & Listed at: Ulrich's Periodicals Directory ©, ProQuest, U.S.A., The American Economic Association's electronic bibliography, EconLit, U.S.A., Index Copernicus Publishers Panel, Poland, Open J-Gage, India as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

Circulated all over the world & Google has verified that scholars of more than Hundred & Fifteen countries/territories are visiting our journal on regular basis.

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana Vice-President, Dadri Education Society, Charkhi Dadri President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR.

PROF. R. K. SHARMA

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR.

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. AMBIKA ZUTSHI

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ROSHAN LAL

Head & Convener Ph. D. Programme, M. M. Institute of Management, M. M. University, Mullana

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. KULBHUSHAN CHANDEL

Reader, Himachal Pradesh University, Shimla

DR. TEJINDER SHARMA

Reader, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

DR. KUMARDATT A. GANJRE

Director, Mandar Education Society's 'Rajaram Shinde College of M.B.A.', Pedhambe – 400 706, Maharashtra

DR. V. SELVAM

Divisional Leader - Commerce SSL, VIT University, Vellore

DR. N. SUNDARAM

Associate Professor, VIT University, Vellore

DR. PARDEEP AHLAWAT

Reader, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

S. TABASSUM SULTANA

Asst. Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government H. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

1.

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

COVERING LETTER FOR SUBMISSION:	DATED
THE EDITOR	DATED:
URCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
(e.g. Computer/IT/Finance/Marketing/HRM/General	Management/other, please specify).
DEAR SIR/MADAM	1
Please find my submission of manuscript titled '	′ for possible publication in your journal.
I hereby affirm that the contents of this manuscript are original. Furthermore, it has n nor is it under review for publication anywhere.	either been published elsewhere in any language fully or partly,
I affirm that all author (s) have seen and agreed to the submitted version of the manus	script and their inclusion of name (s) as co-author (s).
Also, if our/my manuscript is accepted, I/We agree to comply with the formalities as contribution to any of your journals.	s given on the website of journal & you are free to publish our
NAME OF CORRESPONDING AUTHOR:	
Designation:	
Affiliation with full address & Pin Code:	

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

- 2. **INTRODUCTION:** Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of the every page.
- 3. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- 4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- 5. **ABSTRACT**: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para.
- 6. **KEYWORDS**: Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should be in a 8 point Calibri Font, single spaced and justified.
- 10. **FIGURES &TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

CONTRIBUTIONS TO BOOKS

 Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

 Garg Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

• Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 http://epw.in/user/viewabstract.jsp

SELF-ESTEEM AMONG POOR STUDENTS IN IRAN

ARMIN MAHMOUDI
ASST. PROFESSOR
DEPARTMENT OF STUDIES IN EDUCATION
YASOUJ BRANCH
ISLAMIC AZAD UNIVERSITY
YASOUJ
IRAN

ABSTRACT

The present study was undertaken to compare the self-esteem of poor- and non-poor Students and to study the effectiveness of behavior intervention in enhancing self-esteem. The study was conducted in two parts. In part 'A', self-esteem of poor and non-poor Students was compared and in part 'B', the effectiveness of behavior intervention in enhancing self-esteem of Students was studied. In part 'A', matched group design was used for the study. The sample of the study comprised two groups of Students: group I comprised 50 poor Students aid group II comprised 5u non-orphic Students. The result showed significant difference in the self-esteem of poor and non-poor Students. In part 'B', pre and post-design was used. The sample of this part of the study comprised two groups of Students: group I comprised 10 poors and group II comprised JO non-poor Students, having low self-esteem. The result showed effectiveness of behavior intervention in enhancing self-esteem of both poor and non-poor Students.

KEYWORDS

Non-poor Students, poor Students, behavior, Iran, self-esteem.

INTRODUCTION

elf-esteem (S.E.) is a major key to success in life. S.E. is how we feel about ourselves, and our behavior reflects those feelings. The term S.E. refers to the evaluation a person makes and customarily maintains with regard to himself or herself. James first talked about S.E. in 1890; he described it as a ratio or relationship between our

achievements and our aspirations. The National Association for Self-esteem defined S.E. as, "The experience of being capable of meeting life's challenges and being worthy of happiness". S.E. includes a person's subjective appraisal of himself or herself as intrinsically positive or negative to some degree (Sedikides & Gregg, 2003).

S.E. originates early in life and its structure becomes increasingly elaborate with age. The foundation of S.E. is laid early in life when an infant develops attachment with the adults. When adults readily respond to their cries and smiles, babies learn to feel loved and valued. As young Students learn to trust their parents and others who care for them to satisfy their basic needs they gradually feel wanted, valued, and loved. Our S.E. is very dependent on factors within our environment It is formed as a result of our years of experiences (especially the early ones). It could be said that one's eyes and ears record the message they receive from others, especially those most important to them. Because one's unconscious accepts all words and emotions as facts no matter how legitimate or based on reality, one's S.E. is being continuously constructed and reconstructed by what is encountered in the mirror of others verbal and non-nonverbal messages.

A critical factor as an antecedent to one's S.E. is the quality and amount of parental attention and acceptance received as a child (Homey, 1945; Coopersmith, 1967; Parker et al., 2005). One's S.E. is the quality and amount of parental attention and acceptance one received as a child (Loeb et al., 1980; Gordon et al., 1981). Parents' time given to their Students has significant influence on S.E., mastery and educational aspirations of Students. Mothers also have an important role in the development of child's S.E. (Laura etal, 1994;Moos, 1998;Helmut& Martina, 2001). Friends and peers play a significant role in the development of child's S.E. (Bolger, 1997; Eramet.al., 2005) .Teacher's messages, skills, knowledge and academic capabilities also influence the development of child's S.E. (Anderman et.al., 2001; Daniels et al., 2001; Rascoe, 2002).

Healthy S.E. is a child's armor against the challenges of the world. A person with high S.E. is fundamentally satisfied with the type of person he is; yet he may acknowledge his faults while hoping to overcome them (Rosenberg, 2001). Greater levels of S.E. can affect many aspects of Students's lives, such as improving school performance and efforts toward achieving goals (Guest & Biasini, 2001). People with high S.E. report more positive attitudes, feelings and life satisfaction and less anxiety, hopelessness and depressive symptoms (Crocker & Wolfe, 2002). Students with a healthy sense of S.E. feel that the important adults in their lives accept them, care about them, and would go out of their way to ensure that they are safe and well (Salmond & Fleshman, 2005). On the other hand Students with low S.E. feel that the important adults and peers in their lives do not accept them, do not care about them very much, and would not go out of their way to ensure their safety and well being (Schoenberg, Salmond & Fleshman, 2005). Lower S.E. in childhood can lead to the development of a variety of emotional disturbances and an increased risk of suicide (Thompson, 2005). Low S.E. can actually trigger higher levels of stress, anxiety, sleeplessness and many other health-depriving symptoms (Turner, Kaplan & Badger, 2006). Hence there is a need to raise the S.E. of Students because low S.E. can lead to many psychological problems. There are many possible interventions that can be initiated for Students or adults with low S.E. Considerable evidence indicates that S.E. can be increased, if parents, teachers, or others create an atmosphere characterized by acceptance and freedom from anxiety, which tends to promote and encourage curiosity and exploratory behaviors. Responsive classroom environment is one of them. The central idea behind it is that schools can give Students awareness of their power and help them recognize that it can make a difference in their lives. Even a minimal, short-term interaction with a caring adult can have a positive impact on the development of a child's S.E. (Anderman et al. 2001; Daniels el al. 2001). Cognitive behavior that elicits unpleasant conditions, such as anger and anxiety, can be decreased with cognitive behavior modification procedures. Praise statements or critical statements from others can serve as reinforcements or punishers for behavior change. (Borowski & Muthukrishna, 1995; Larkin & Thyer, 1999). School system may consider having additional, classroom technologies for the purpose (Page, 2000).

OBJECTIVES

The present study was undertaken with the objectives of comparing the S.E. of poor and non-poor Students and to study the effectiveness of behavior intervention in enhancing the S.E. of poor and non-poor Students.

METHOD

The present study was conducted in two parts. In part 'A', self-esteem of poor and non-poor Students was compared and in part 'B' the effectiveness of behavior intervention in enhancing self-esteem of Students was studied. Sample In part 'A' of the study, the sample consisted of two groups. Group I comprised 50 poor Students (25 boys and 25 girls) and group II comprised 50 non-poor Students (25 boys and 25 girls). The age range of these Students is 8-15 years. Poor Students have been selected from the poor ages of Shiraz and Yasouj city. Non-poor Students have been selected from those schools where poor Students are also

enrolled. In part 'B' of the study 10 poor and 10 non-poor Students having low S.E. were included in the sample. Results of S.E. measures of part :A' of the study were utilized for selection of the sample in part 'B' of the study.

DESIGN

In part 'A' of the study matched group design (matching by pairs -age, gender, educational level) was used. In part 'B' pre and post-design was used.

MEASURE

Self-esteem Inventory (SEI) was used to measure S.E. of poor and non-poor Students. It has been developed by Coopersmith (1975). Its school form was used in the present research. Retest reliability for the SEI was reported by Coopersmith to be 0.88 and by Bedeian ci al. (1977) as 0.80 for males and 0.82 for females. Kokens (1974, 1978) reported and confirmed the SEI's construct validity. In the present study Hindi translation of school form of the measure (done by researcher) was used. The English and Hindi versions showed a correlation of 0.96 (n = 100).

PROCEDURE

In part 'A' of the study SEI was administered on the sample of 100 Students (50 poor and 50 non-poor), out of which 20 Students (10 poor and 10 non-poor) having low S.E. were selected for behavior intervention in part 'B' of the study. Initial measures of S.E. of Students served as baseline. Behavior intervention for 2 months was given to Students for the purpose of enhancing their S.E. It included the following steps.

Initially all the teachers teaching the Students were given a list of these Students and were told that these Students had been found having high potential on the basis of intelligence and ability tests. Teachers were requested to give special/extra attention to those Students in the class, encourage them, give them maximum opportunities for participation in the classroom activities and give them proper and immediate feedback on their performance/activities. Parents/guardians of each child were also told that their child has high potential as it has been found on the basis of intelligence and ability tests. They should give extra attention and care to their child, encourage the child by helping, praising and behaving in a friendly manner with the child so that the child can freely express itself. The researcher also met each child at least twice a week and talked to the child about its performance and achievement, and praised and encouraged the child for better results.

The above intervention was continued for two months. After the intervention, the data were again collected on the measure.

ANALYSIS OF DATA

In part 'A' of the study, the S.E. of poor and non-poor Students was compared. To compare the S.E. of poor and non-poor Students, Wilcox on-Mann-Whitney test was used. The results are presented in result table-1.

It can be observed from table 1 that the value of zoo is -6.44. The observed value of -6.44 exceeds the critical value of 2.58 at co = 0.01. Thus, the obtained value of zv is significant at 0.01 level of significance. Therefore, we accept the hypothesis that poor Students have lower self-esteem than non-poor Students. In part 'B' of the study,

Result Table-1: Value of z_u and Critical Value of z_u at 0.01 Level of Signifiance

Groups	N	Zu	Level of Significance	Critical Value
poor	50	-6.44	0.01	2.58
Non-poor	50			

Result Table-2: Value of 'T' for Both Groups

Groups	N	Sum of ranks with positive signs	Sum of ranks with negative signs	Т		
poor	10	55	0	0		
Non-poor	10	55	0	0		

Wilcox on Test was applied to see the significance of difference between pre and post-measures of self-esteem of poor and non-poor Students. Results are presented in Result table - 2.

It can be observed from table 2 that T = 0. According to Appendix Table, with N = 10 subjects, T must be less than or equal to 5 (on one-tail test at a = 0.01) in order to accept the hypothesis. Tobserved (0) for both groups is less than the table value of T. So we conclude that behavior intervention is effective in enhancing S.E. of poor as well as non-poor Students

It is indicated in fig. I (showing pre and post-intervention scores of poor Students) and 2 (showing pre and post-intervention scores of non-poor Students) that results are not only statistically significant but are also clinically significant. The statistical significance represents that behavior intervention is effective in the enhancement of self-esteem, while the clinical significance is helpful in accepting the hypothesis and is representative of the fact that behavior intervention is effective not only in one particular individual case but in case of all who have low self-esteem.

DISSCUSSION

Results of part 'A' of the study showed that poor Students have lower S.E. than non-poor Students. The Students who have both their parents and are living with them in a family atmosphere of love, care and security have higher S.E. than the poor Students, living in an poor age. Parents play an important role in building and development of a child's S.E. An poor child remains devoid of parental love, care and protection, which affect the development of child's S.E. Love, warmth and acceptance by parents have been determined to be extremely important in terms of developing a high degree of S.E. Students who did not receive parental love and acceptance tend to develop low levels of S.E. (Kernis et al., 2000). Parental rejection or disapproval produces sharp declines in participant's S.E.; these effects occurred regardless of their initial S.E. level (Leary, Haupt, Strausser & Chokel, 2002) and regardless of whether they themselves acknowledged that their S.E. depended on others (Leary et al., 2003). Adoptee Students had low S.E. and are at higher risk of developing severe mental health problems and social maladjustment than Students of the same age living with their biological families in the general population (Mohantyetal., 2006). The quality and amount of parental love, attention and acceptance is the critical factor as an antecedent to one's S.E. Therefore poor Students who remain devoid of parental love, attention and acceptance tend to develop low levels of S.E. The result of part 'B' of the study revealed that there is significant increase in the S.E. of poor and non-poor Students after intervention. These results indicated that behavior intervention is effective in enhancing S.E. of Students. Low S.E. has been identified as a risk factor for aggression, delinquency, depression, poor school performance and so forth. Hence there is a need to enhance S.E. of Students. Enhancement of S.E. among Students is of great importance from individual as well as social point of view. The important way is to boost people's S.E. by accepting and approving of them. Parents, teachers or others must create an atmosphere characterized by acceptance and freedom from anxiety so that Students may learn to honor their strength and maintain their high S.E. Building S.E. in Students requires collaboration between parents, school personnel and the child (Elliot & Dweck, 1998; Pomerantz & Saxon, 2001).

One way to experience high S.E. would be to rethink what is important. When people follow their actual strengths rather than some standard given to them by society, their parents or their peers, they begin to develop high S.E. When other people appreciate their skills, it can result in a rapid improvement in S.E.

This study suggests that teachers and parents can provide individualized support for Students's progress and create an atmosphere that sends a clear message that all pupils can learn, and improve their performance and behavior particularly self-esteem.

CONCLUSION

The result of part 'A' of the study leads to the following conclusion: Poor Students have lower self-esteem than non-poor Students and the result of part 'B' of the study leads to the following conclusion: behavior intervention is effective in enhancing self-esteem of poor as well as non-poor Students. It is possible to change their pessimistic view into an optimistic view, with the help of some intervention strategies.

REFERENCES

- 1. Anderman, E.M., Eccles, J.S., Roeser, R., & Blumenfeld, P. (2001). Learning to value mathematics and muling. Relations to masteiy and performance- oriented instructional practices. Contemporary Educational Psychology, 26, 76-95.
- 2. Borkowski, J.G., & Muthukrishna, N. (1995). Learning environments and skills generalization: How context facilitate regulatory processes and efficacy beliefs. In Weiner, F. and Schneider, W. (Eds.), Memory performance and competence: Issues in growth and development (pp. 283-300), Hillsdale, N.J.: Erilbaum.
- 3. Coopersmith. S. (1967). The Antecedents of Self-Esteem. Palo, Alto, CA: Consulting Psychologists Press, Inc., 3-10.
- 4. Crocker, J. (2002). Self-esteem that's based on external sources has mental health consequences. Journal of Social Issues, 58 (3), 16.
- 5. Daniels, D.H., Kalkman, D.L., & McCombs, B.L. (2001). Yong Students's perspectives on learning and teacher practices in different classroom contexts:



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator