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- 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.

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- 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

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ATTITUDE OF M. Ed. STUDENTS TOWARDS e-LEARNING

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ABSTRACT

E-learning identifies the needs of the people in terms of knowledge and address them by making available knowledge packages freely and seamlessly so as to bridge the knowledge gaps. E-learning is naturally suited to distance learning and flexible learning but also be used in conjunction with face to face teaching. Consequently it has been the endeavor of educational reformers to make by adopting diverse strategies towards the same. E-content development is that it is correctness of facts free from biases and prejudices and finally attractive to teacher and students as well, it has identified the needs of the people and students as well. In the present context anytime, anywhere accessibility and availability of knowledge progress has become the norm. Hence, the shifts from broadcast television to E-learning became imperative. In the present study, in order to measure the attitude of M.Ed students towards E-Learning, an attitude scale was developed which involved framing and editing the items attitude scale, choice of attitude scale format, administration of the preliminary draft of the attitude scale and selection of items for the final draft of the attitude scale.

THE CONSEQUENCES OF TAX ASSESSMENT ON TAX COLLECTION OF CATEGORY 'C' TAXPAYERS IN ETHIOPIA: A CASE STUDY IN MEKELLE CITY, TIGRAY

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ABSTRACT

The objective of this study was to evaluate the consequences of tax assessment on tax collection of category "C" tax payers in Mekelle city, Tigray. Data were collected from primary sources. A Logit regression model was applied to determine the relationship between the tax assessment and tax collection of category "C" tax payers in Mekelle city, Tigray. The hypotheses test revealed that service delivery, awareness creation, tax assessment fairness and law enforcement were significant; whereas gender, trust on tax collectors, trust on tax assessment and collection and convenience (season) were not found to be significant. Service delivered by the tax authority for tax payers was not found to be efficient; majority of the law enforcement by tax authority was not properly applied; most of the time, the awareness creation sessions were not effective and negatively affected the tax collection efficiency; and majority of the tax assessment was unfair. Furthermore, the study has analyzed the consequences of the tax assessment on tax collection and found that the tax assessment directly affected the tax collection efficiency of category "C" taxpayers in Mekelle city, Tigray. On the other hand, the awareness creation programs by the tax authority negatively affected the tax collection efficiency. Therefore, the tax authority should improve the service delivery, the application of the law enforcement, fairness of the tax assessment and the awareness creation on the category "C" tax payers. This research focused on category "C" tax payers in Mekelle city, Tigray; the study has excluded category "A" and "B" tax payers. Therefore, future researchers may conduct further on the category "A" and "B" tax payers in Mekelle city as well as at regional level.

A COMPARATIVE STUDY OF JOB SATISFACTION LEVELS OF EMPLOYEES IN TWO INDUSTRIES: AN EMPIRICAL REVIEW

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ABSTRACT

Job satisfaction is an individual's general attitude towards the job. But it is a complex summation of a number of discrete job elements, such as employees interaction with peers and superiors, following organization rules and policies, meeting performance standards, living with working conditions that are often less than ideal and the like (Wicker, 1969). Important factors conducive to job satisfaction include mentally challenging work, equitable rewards, supportive working conditions and supportive colleagues (Locke, 1976). Employees tend to prefer job that give them opportunities to use their skills and abilities and over a variety of tasks, freedom and feedback. Under conditions of moderate challenge most employees experience, pleasure and satisfaction. The satisfied employee expects the job climate with the conditions that the Job satisfaction generally refers to a variety of aspects of the job that influence a person's level of satisfaction with it. Locke (1976) defined it as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience. This job satisfaction encompasses attitudes towards pay, working conditions, colleagues and bosses and the intrinsic aspects of the job itself. A person's job satisfaction is influenced directly by the characteristics of his job. Some of the important contributing factors for the job satisfaction are mentally challenging work, equitable rewards, supportive working conditions, working environment that produce a positive work experience. An employee's level of satisfaction varies with specific aspects of the job which is diversified into five distinct dimensions: satisfaction of the work (e.g. Nature of work, autonomy, and responsibility), rewards (e.g. Pay, promotion, and recognition), other people (supervisor, coworkers), the organizational context (policies, procedures, working conditions) and self or individual differences (internal motivation moral values).

LIQUIDITY PERFORMANCE: A CASE STUDY OF NAGARJUNA FERTILIZERS COMPANY LIMITED

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ABSTRACT

Liquidity refers to the ability of the firm to meet the current financial obligations in the short run usually in one year. A firm should assure that it does not suffer from lack of liquidity and also it does not carry too much liquidity as this hampers profitability. To analyze the firm's liquidity position, liquidity ratios are used. These ratios are generally based on the relationship between current assets and current liabilities. The liquidity of the NFCL is analysed with the help of Liquidity ratios. The huge funds were unnecessarily blocked up in the current assets in the first part of the study period. This situation had negative impact on profitability of company. The current assets were not sufficient to meet the current liabilities in the later years of the study period. Hence, the liquidity performance was not satisfactory in the company. The NFCL had failed to achieve the balance between the twin objectives of working capital management i.e., liquidity and profitability. Undoubtedly, the short-term obligation could be comfortably meet from quick assets. But more quantum of working funds were blocked up in quick assets, particularly in the former years of the study period. Thus, the profitability of the company could be adversely affected. The variations in the cash ratio were due to variations in the current liabilities. The ratio never did less than the unity during the entire period of the study. Therefore, the liquidity performance was comfortable and NFCL did not face the problem of liquidity risk. The actual liquidity position was adequately comfortable only in two years out of 10 years. In other words, the NFCL had faced the problem of liquidity in actual terms. In other words, the actual liquidity performance was threatening in the company. The management of NFCL shall release the funds blocked up in current assets through quick conversion of current assets into cash. On the other hand, the company either shall have to improve the quantum of current assets or to reduce the magnitude of current liabilities in later years of the study. To this end, the management of NFCL shall bring the balance between the liquidity and profitability. The size of the quick assets shall be reduced so as to improve the profitability performance. The management of the company shall reduce the variations in the cash ratio by minimizing the variations in current liabilities. The management of NFCL shall improve the actual liquidity performance by improving the cash flows of the company.

RANKING OF PAYMENT SYSTEMS ON THE BASIS OF PERCEIVED USEFULNESS (PU) AMONG USERS IN NIGERIA

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ABSTRACT

The study ranked the three payment systems using the ten factors of Perceived Usefulness (PU) based on the experiences of Nigerian users. Analyzing data from 282 respondents, the study established e-payment as the first payment system in Nigeria based on PU factors. Cheque and cash payment systems were second and third payment systems respectively. Given the finding that e-payment is considered as the first payment system, the study concluded that the objective of making it the dominant payment system in Nigeria can easily be achieved. To facilitate this cashless policy objective, the following recommendations were made: government and financial institutions work to reduce the infrastructural and customer service challenges and enhance the Perceived Ease Of Use (PEOU) of e-payment system and emphasize the superior factors of PU in which e-payment scored highly in educating, informing, persuading and reminding Nigerians to adopt, accept and prefer it as the payment system of choice in relevant financial transactions.

A STUDY ON CUSTOMERS' ATTITUDE IN LIFE INSURANCE TOWARDS LIFE INSURANCE CORPORATION OF INDIA, TIRUCHIRAPPALLI

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ABSTRACT

The insurance policies are valuable assets to mitigate the financial risk of uncertainty death. As such every individual is facing financial risk, whoever can afford to pay for such a protection must seriously consider purchasing life insurance products. The level of penetration in life insurance needs to be increased since it holds 70 per cent of the market share in the insurance sector in India. Though it is growing, the penetration of the life insurance in India is between 2 and 4 per cent from 2000 - 08 while in the developed countries it is more than 40 per cent. The low penetration rate in India motivated to go in for selection of this present study where the customers are the right options to assess the market strategies since, 300 million individuals in India do not have insurance. Hence, the importance of the present study arose to view on the policyholders in selection of policies, attitude, the socio-economic status, the level of satisfaction on services and to offer suggestions to improve the services of Life Insurance Corporation of India in Tiruchirappalli

CREATIVITY AND INNOVATION: IMPORTANT DRIVERS OF ENTREPRENEURSHIP

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ABSTRACT

The purpose of this paper is to bring into the light the entrepreneurial practices and its mechanisms, study the role played by creativity and innovation in this process and over and above determining the techniques and methods to encourage creativity and innovation. According to the Schumpeter (1934), the entrepreneur is the prime mover in economic development, and his function is to “innovate”, or “carry out new combinations”. Further, he opines that an entrepreneur needs to be “creative, and should be able to take risk”. While Peter Drucker states that, an entrepreneur is “someone who maximizes his business opportunities”. These two statements clearly stress on the fact that business prospects are at the core of entrepreneurship. The entrepreneur must be creative and innovative to recognize the actual entrepreneurial possibilities and duly employ them to his advantage. In this context, Innovation starts with creativity and that is why they are treated as two sides of the same coin. For conversion of a business idea into a lucrative marketable concept, it is important to maintain balance between creativity and innovation.

RETAIL MERCHANDISING AND BRAND BUILDING: A CASE STUDY OF BASMATI BRANDS

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ABSTRACT

Today, with the boom of organised retailing in India, the rice is no longer a commodity but is being branded. Earlier it was all about rice being sold in jute bags and under two categories like basmati and non basmati. Modern trade on an average contributes 40 to 50 percent of total packaged rice sales in India, Branding of agricultural commodities helps in creating value, across the supply chain process. Branding symbolizes the differentiation in the agricultural yield produced in India and gains an edge over the other commodities. Basmati rice is no exception where we find plethora of basmati brands. This paper studies the role of merchandising on the different brands of basmati rice and it attempts to explore the various brands of basmati rice which exist in the market and also to look at the retail format through which it is being sold.

DATA MINING OF THE ASSOCIATION RULES BASED ON THE CLOUD COMPUTING

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ABSTRACT

Data Mining is the process of analyzing data from different perspectives and summarizing it into useful information. Association rules are dependency rules which predict occurrence of an item based on occurrences of other items. Cloud computing has demonstrated that processing very large datasets over commodity clusters can be done by giving the right programming model. There are numerous data in the cloud database and among these data, much potential and valuable knowledge are implicit. The key point is to discover and pick up the useful knowledge automatically

SKREW DETECTION AND CORRECTION OF INDIAN SCRIPT DOCUMENTS

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ABSTRACT

An optical character recognition (OCR) is the process of converting scanned images of machine printed documents into computer readable codes. Recognition of characters of Devnagari and Gurumukhi scripts have been an area of research for many peoples and large number of research papers and reports have been published in this area. The generalized way for developing OCR system of any script involves preprocessing, segmentation, feature extraction & classification and Post processing. To develop OCR for any language, the input document to be scanned may have some skew ness and needs to be tackled properly. This paper discuss in detail about skew angle detection and correction which is the main operation performed during Preprocessing phase of an OCR system. A fast and robust method for detecting and correcting skew angle is described which is based on head line which is inherent properties of Indian languages like Hindi and Punjabi. For estimation of skew angle, the proper headline of the digitized image is detected and its skew angle is estimated with horizontal direction. The proposed skew detection and correction method has accuracy about 89%.

CONSUMER BEHAVIOR TOWARDS GOLD PURCHASE**DEEPTHI SANKAR****ASST. PROFESSOR****DC SCHOOL OF MANAGEMENT AND TECHNOLOGY****VAGAMON****ABSTRACT**

Gold is a mark of royalty or power and richness and became a privilege of the high and the powerful to be owned. Gold has always been considered to be incorruptible without flaw. Indians are charismatically attracted to gold - either to be bought as ornaments or investments. Their fascination with gold jewellery has roots in the culture, tradition and also the economic realities at the rural and grass root levels of the society. Gold jewellery forms around 80% of the Indian jewellery market, with the balance comprising fabricated studded jewellery that includes diamond and gemstone studded jewellery. A predominant portion of the gold jewellery manufactured in India is consumed in the domestic market. Hence this paper attempts to identify the factors affecting women to purchase gold despite constant increase in prices.

MERGERS AND ACQUISITIONS IN BANKING SECTOR

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ABSTRACT

Merger and acquisition encourage banks to gain global reach and better synergy and allow large banks to acquire the stressed assets of weaker banks. Merger in India between weak banks should grow faster so that they could rehabilitate providing continuity of employment with the working force, utilization of assets blocked up in the weak banks and adding constructively to the prosperity of nation through increased flow of funds. The small and medium size banks are working under threat from the economic environment which is full of problems for them, viz, inadequacy of resources, outdated technology, on-systemized management pattern, faltering marketing efforts, weak financial structure, technique obsolescence and lack of product innovations. Their reorganization through merger could offer re-establishment of those in viable banks of optimum size with global presence. Merger and acquisition in Indian banking so far has been to provide the safeguard and hedging weak bank against their failure. The merger cult in India has yet to catch fire with merchant bankers and financial consultants acquiring skills in grinding the banks to absorb unviable banks and put them again on successful operations. The selected acquiring banks such as HDFC, Indian Overseas Bank, IDBI and Oriental Bank of Commerce was working successfully. The study has brought into sharp focus on the reasons and impact of merger and evaluating the performance of the selected banks during pre-merger and post-merger period. The overall performance of these banks was increasing during post-merger period. Modern financial parameters such as EVA, MVA, IGR, OCF, RONW, ROCE, WACC and Ratio analysis have been used to evaluate the performance of the selected acquiring banks. Based upon the evaluation made, the researcher has given the summary of findings. The findings of this paper will be useful to the banks to take certain policy decision in future.

DISSATISFACTION OF EMPLOYEES DUE TO MOTIVATION AND LEADERSHIP: A CASE STUDY

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ABSTRACT

This paper is conceptual and base on exploratory findings. The basic idea is to show-case implementation of leader's strategy in the organization. In that X organization in one department HOD was discipline and hardworking but He was availing all facilities him-self, like computers, Internet and others. He had kept photo state machine, printer in his department cabin only. His faculties were also looking for these facilities and amenities but he did not care. Gradually, tussle was growing between HOD and faculties. In spite of the fact, faculties requested to HOD but no faculty has been getting these facilities. It hindered the research and day-today work of faculty members. Now, all faculty members have decided to write an application to the Principle, Head of the Institution. He has listened them and told them that necessary action will be taken soon. Now, this paper has emphasized on the motivation and leadership of HOD of that particular department.

CONTRIBUTION OF WOMEN IN THE COMMON PROPERTY RESOURCE BASED ACTIVITIES IN TAWANG DISTRICT OF ARUNACHAL PRADESH, INDIA

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ABSTRACT

Common Property Resources were very much important and crucial for the economies of the tribal people specifically for the women. Unfortunately development agencies gave little bit interest for the needs and interest of the tribal women in the implementation of any programme and policy. Apart from the day to day household work, varied farm activities and other domestic responsibilities, women particularly in this tribal society spare a substantial time for Common Property Resources (CPRs) based activities. Keeping this fact in mind, the present study is a modest attempt to analyze the importance of common property resources on the life of the tribal women. The study also envisages constructing a household model of women participation on common property resource based activity using evidence from rural study area. In the study area, it is seen that employment of male would reduce dependency on CPRs at a large but employment of female would reduce dependency on CPRs a very little.

CUSTOMER SATISFACTION ON MOBILE-PHONE MONEY TRANSFER SERVICES' USAGE IN DODOMA URBAN, TANZANIA

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ABSTRACT

Money transfer through mobile-phones using SMS technology has become popular in East Africa. Kenya is considered as a pioneer in revolutionizing the Mobile-phone Money Transfer (MMT) which was started by Safaricom under its brand name M-PESA. Though the neighbouring East African countries like Tanzania and Uganda adopted this money transfer later, it has been widely adopted. This study was undertaken in Dodoma Urban, the capital of Tanzania to understand the customers' satisfaction of MMT services usage. It adopted a cross-sectional research design and both survey and interview methods were used to data collection from customers as well as wakalas (agents of MMT service providers) and the representatives of leading MMT service providing companies such as Vodacom, Tigo, Airtel and ZANTEL. The study found out that the level of customers' satisfaction is relatively high and the MMT services were considered useful on many aspects like time saving and avoiding bureaucratic procedures. Nevertheless, there are issues like potential fraud in its usage, shortage of electricity supply and limited availability of agents in the rural areas which were hindering the adoption of MMT services. It also has been recommended that the MMT service providing companies take appropriate efforts to provide more incentives to the customers and also ensure increased presence of rural areas which face the problem of financial exclusion.

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Thanking you profoundly

Academically yours

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