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# AN ASSESSMENT OF THE LEVEL OF e-COMMERCE ADOPTION AND BENEFITS DERIVED BY SMALL AND MEDIUM ENTERPRISES (SMEs) IN ZIMBABWE

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## ABSTRACT

*The purpose of this study was to assess the extent and benefit of use of e-Commerce by SMEs in Zimbabwe. A group of SMEs were targeted out of whom; they gave their personal views on the extent and benefits of use of e-Commerce in their businesses. Data was collected by the use of a well- designed Likert scale questionnaire, which was administered to hundred and fifty (150) SMEs owners and management representatives. The questionnaire consisted of 71 items questions covering e-Commerce factors such as technology and human interface, adequate computer systems, internet connectivity, information communication technology, information processing and online business transactions as independent variables. While reduced operational cost, improved customer service, increased sales and profitability reflected independent variables. A software package for Social Sciences (SPSS) version 16.0 was used to analyse the data through quantitative and descriptive methods. The results of the study were that SMEs in Zimbabwe are using e-Commerce in their operations and they are benefitting in terms of reduced operational costs, improved customer service, increased sales, and profitability. These costs include transactional cost, operational, distribution, communication, delivery, advertising, administrative and management. The findings also show that those SMEs who are using e-Commerce in their operations tend to have higher annual revenues than those that do not.*



# RETURNS DOMINATE THE MARKETING OF RISK COVERAGE IN POSTAL LIFE INSURANCE SECTOR: A STUDY WITH REFERENCE TO CHHATTISGARH POSTAL CIRCLE

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## ABSTRACT

*Postal Life Insurance (PLI) is a very good and reliable low premium cost with high bonus yield Insurance sector and investment tool for the working population of civil and military personnel of the central and state governments, local bodies, and government aided educational institutions, universities, nationalized banks, many autonomous and financial institutions, and public sector undertakings of the central and state governments of India. In present study a comparative study is carried out for five financial years during 2009 to 2014 between the two insurance policies of PLI sector in Chhattisgarh Postal Circle, namely Whole Life Assurance (WLA/Suraksha) which provides the whole life risk coverage in a nominal premium and Endowment Assurance (EDA/Santosh) which provide the survival benefit after maturity, and risk coverage get turn off. A statistically significant difference ( $p = <0.001$ ) is found in the selling of both policies within five financial years with the highest selling of Endowment Assurance policy than the Whole Life Assurance. The paid premium for the both policies during five financial years of study is also significantly high ( $p = <0.001$ ) in Endowment policies than the Whole Life Assurance. The results seem that a policy having returns during the survival period dominates the marketing of other policy which have Whole life risk coverage but no survival benefits in Postal Life Insurance Sector. The work signifies as a tool to observe the consumer behavior and make a proper tactic in the marketing of life insurance sector.*

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**A STUDY ON FACTOR INFLUENCING OF THE CONSUMER BUYING BEHAVIOR OF  
TWO WHEELER MOTOR CYCLES - WITH REFERENCE TO CHITTOOR DISTRICT,  
ANDHRA PRADESH**

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**ABSTRACT**

*This study is based to identify the factors that influence the buying behavior of two wheelers in Chittoor district in Andhra Pradesh. To empirically prove that there are factors influence in a purchase decision for two wheelers; mean and standard deviation has been used in this study. In the last five years, the Indian two wheeler industry has seen spectacular growth as majority of Indians especially youngsters prefer these as most convenient means of transport. The objective of two wheeler industry is to sustain market share through satisfying customer needs and expectations. The manufacturers therefore, have to understand the real needs, wants, belief and attitude of customer towards the product and after sales service. A strong understanding of consumer buying behavior is required for sustenance and growth of the business. To get a first hand input I have taken response of customers (actual & potential two wheeler buyers) in the questionnaire. The analysis of data was done using chi-square test and ANOVA. I am hopeful the present study will positively contribute to two wheeler industry to understand the attributes of the product that customer expect from the company.*

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## **FACTORS INFLUENCING INVESTMENT IN MUTUAL FUND: A STUDY REGARDING INVESTORS BEHAVIOUR**

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**BHAVNAGAR**

### **ABSTRACT**

*Mutual funds have emerged as an important segment of financial markets and so far have delivered value to the investors, Proper mechanism of mutual fund would help towards making the Indian mutual fund industry more vibrant and competitive. This study is based on the formulation of the following hypotheses: Hypothesis 1: In the case of male investors average investment and education are two independent attribute. Hypothesis 2: In the case of female investors average investment and education are two independent attribute. In order to study the factors influencing the retail investors to prefer investment in mutual funds in Gujarat, analysis of one-way variance.*

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**CSR REPORTING IN THE LIGHT OF THE EUROPEAN UNION DIRECTIVES**

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**ABSTRACT**

*This paper focuses on the Corporate Social Responsibility (CSR) reporting system as an element of a broadly understood system of communication of a company with its environment. The aim of this paper is to present the system of CSR reporting (including environmental and social awareness) and to evaluate these systems. This paper focuses, in particular, on the European Union (EU) regulation developments that have occurred as a consequence of the changing conditions of the activity of companies. The general conclusion formulated in the paper is that in the future, CSR reporting system should take into account the reporting information the users actually demand, and provide information needed in the modern market economy and in the competitive environment. Trends in the development of CSR reporting outlined by international organizations and the EU should be given credit for moving in the correct direction. Drafts of new regulations and the recently adopted ones take into account the current trends in the development of enterprises and the current needs of local communities and governments. However, further successful development of a CSR reporting system requires cooperation of many actors involved in the creation of this system. This means that the development of EU rules on the reporting of CSR should be based on the cooperation of all stakeholders involved in the formation of this system.*

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## **A STUDY ON THE INVESTORS AWARENESS TOWARDS HEALTH INSURANCE POLICY IN TAMILNADU**

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**PROFESSOR**  
**PANIMALAR ENGINEERING COLLEGE**  
**CHENNAI**

### **ABSTRACT**

*The topic of the study is about insurance awareness among general public in Tamil Nadu, the aim of the study is to find out investors perception towards insurance and their understanding on health insurance benefits, to study the insurers' knowledge about insurance coverage and others benefits and to evaluate the socio-economic profile of the insured and uninsured population by parameters such as Age group, Educational qualification, household income, occupation, etc. A primary survey of households was undertaken for four districts, covering both rural and urban areas, in Chennai, Vellore, Dharmapurai and Salem. The researcher used simple random sampling for conducting the survey. The sample size of the study undertaken by the researcher was 150 insurance investors. The data were collected from various investors through questionnaires. The descriptive method of research has undertaken for the study. The collected data had been analyzed by applying statistical tools such as factor analysis, discriminate analysis, Correlation, ANOVA, weighted average etc. The paper provides an insight of investor's belief and perception with respect to insurance. Findings, suggestions, and conclusion are given based on the values observed from the study.*

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## WEATHER INDEX BASED CROP INSURANCE ASSESSMENT: TECHNOLOGICAL ADVANTAGES IN INDIA

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### ABSTRACT

*The assessment of Weather Index Based Crop Insurance Programme depends upon its technological support availability in that area. They are three major technological supports which play an indispensable role in assessment of Weather Index Based Crop Insurance; they are Weather Station Technology, Remote Sensing Technology, and Information and Communication Technologies (ICTs). This article shows the arrangement of technologies in the form of Data Flow Diagram and it also supports the induction of crop insurance for the vegetable growers and its technological advantages with the help of data provided by Mahalanobis National Crop Forecast Centre, ISRO Centres (SAC & NRSC), India Meteorological Department State Remote Sensing Centers, State Agriculture Departments, National Agricultural Drought Assessment & Monitoring System (NADAMS).*

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**CRM IN RETAILING**

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**ABSTRACT**

*Customer Relationship Management (CRM) is the need of hour for the business world in today's competitive scenario. Customer relationships management strategies allow an organization to put the customer right at the center of the organization and then framing each and every strategy around the customer portfolio. The article covers different aspects of customer relationship management (CRM) related to organized retail sector, which include understanding the concept of CRM, its process and various benefits which an organization derives by using customer relationship management strategies. Retail industry in India is going through a paradigm shift in its structure, composition and practices and along with the emergence of organized retailing in the recent past has strongly influenced the lifestyle of every consumer. Increased competition and demands of customers are posing serious challenges for retaining customers. Whether it a traditional grocery store from unorganized sector or a chain of retail stores from organized sector, each one of them is searching out for innovative ways to attract and retain. Managing effective relationships with customer is the key to achieve sustainable competitive advantage in today's business environment. This will subsequently increase company's profitability regardless of economic condition. Operational Excellence is the most effective CRM Strategies that led to customer loyalty in retail industry. Whereby, product leadership less used by the retailer in CRM strategies. The retail sector in many ways such as by using various CRM strategies as a guideline to conduct business to achieve organizational goals and at the end of the day, creating customer loyalty, results in mutual benefits of both organization as well as the customer. According to Court (2004) in an article in the McKinsey Quarterly: "Twenty years ago, big companies used one advertising spot on three television networks to reach 80% of the US population; now they need up to 20 messaging and media programmes to the same reach".*



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## LIBRARY AUTOMATION: AN OVERVIEW

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### ABSTRACT

*A well-equipped and well maintained library is indeed, the foundation stone of our modern educational system. Library automation in the 21st century is an interconnecting system. It enables information users to share information resources through network. This article briefly explains the concept of library automation, objective, need, areas, planning, advantage & disadvantages of library automation, etc.*

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# IMPACT OF STRESS ON MENTAL HEALTH OF SCHOOL TEACHERS IN RANCHI: A SOCIO - PSYCHOLOGICAL STUDY

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## ABSTRACT

*The present study suggests that Teachers' have so many works and problems in their life. Teaching can be one of the most stressful careers. Teachers' mental health plays an important role in the teaching-learning process. Teachers are divided into three groups: level of Occupational Stress, Moderate level, and More level of Occupational Stress. In the educational institution a teacher's role is crucial. The quality, competence, character, and effectiveness of teachers are undoubtedly the most significant factors influencing the quality of education. Hence, it is important for teachers' professional development to create satisfactory work conditions for enhanced effectiveness. Normally, the stress does not come from the students that you are teaching, but the before school and after school meetings and overwhelming paperwork we gate so many problems. Now a present day teachers' have so many works. Some time they can't solve their problems so they feel so stress in their life.*

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**SMART CITIES – CHALLENGES AND IMPLEMENTATION APPROACHES:  
COMPARISON PERSPECTIVE IN INDIA, UAE AND SINGAPORE**

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**ABSTRACT**

*Smart Cities Mission under Ministry of Urban Development, India has released the list of first 20 smart cities with generic guidelines. Key objective of this mission is to promote cities that offer quality of life to citizens through connected infrastructure and a clean and sustainable environment by adopting 'smart' solutions with public private participation. While funding and governance issues need lot of coherent actions, implementation approaches and their impact on "smart city" service provider business models with potentially scalable ICT infrastructure poses lot of challenges too. Proactive and concerted participation of Urban Local Bodies (ULBs) and Public-private partnership companies, particularly managed service providers (MSPs) who will be one of the key factor deciding the success of India's smart cities initiatives. Implementation approaches as planned in some of the global cities such as UAEs Dubai and Singapore shall be consulted to come out with integrated business models and innovative local partnerships (Local Ecosystem) that will suite India specific challenges. This may also help evolution of agreed standards, protocols and common data formats that facilitate interoperability across systems, ease the information flow challenges by MSPs, re-use existing infrastructure and put it to multiple use for faster deployment of smart city services.*

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## IMPACT OF TRAINING PROGRAMMES OF CENTRAL BOARD FOR WORKERS EDUCATION ON THE LABOUR FORCE OF KERALA

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### ABSTRACT

*Educating the working force has always been a challenge to a developing nation like India. The backbone of a nation is its working class people. The growth and development of a nation is measured to a great extent by the quality of its work force who labors to build it up. Every civilized nation which has sensed this point has invested earnestly to train and educate its working class people. In India, this role has been taken up mainly by the Central Board of Workers Education (CBWE), a pioneer institution under the central Ministry of Labour & Employment. The Board has, over the years, successfully weaved out a special adult education programme that covers a whole range of skills and knowledge, which contribute to the harmonious development of a worker's personality, his role in the society and the knowledge and attitudes required for such roles. The study brings out that, to a considerable extent the training programmes of CBWE have an impact on the quality of work life in organised, unorganised and rural labours sectors in Kerala.*

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**ONLINE BUYING BEHAVIOUR AMONG TEENAGERS - AN INDIAN PERSPECTIVE**

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**ABSTRACT**

*The development of electronic commerce, in particular electronic retailing, sets numerous challenges for both retailers and customers. The ease and availability of the electronic retailing environment can result in impulsive online purchasing. Impulsive buying behaviour refers to the tendency of consumers to make a purchase spontaneously, instantaneously and without prior consideration. Generally, in the Croatian context, the issue of impulsive buying is not sufficiently represented in scientific papers, and this is particularly true in the context of electronic retailing. Although this chapter focuses on the rather narrow part of online buying behaviour, it sought to provide a better understanding of purchasing behaviour of Croatian consumers in an electronic commerce environment. The research contributes to the existing literature by extending the understanding of consumer purchasing behaviour and by providing new insights into purchasing intentions of Indian teenager's consumers in an online shopping environment*

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## WEST BENGAL - A TOURIST DESTINATION: COMPARATIVE ANALYSIS OF BENGAL TOURISM BUSINESS MODEL WITH KERALA & GUJARAT

**SANJANA MONDAL**  
**ASST. PROFESSOR**  
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**KOLKATA**

### ABSTRACT

*West Bengal is a unique state of India that is gifted with all tourism ingredients to address the need of all type of tourists. With the Himalayan range on the north to Bay of Bengal in the south, lush green forest and wide range of historic evidence & Pilgrim destinations; West Bengal has varied option of tourism products to offer to its tourists. But in the context of tourism market Bengal is still a backbencher as compared to the other Indian states that have marched way ahead of Bengal. Tourism being one of the major contributing industries, its sustainable development is extremely important for an economy to capitalize. This paper is a study report on Bengal's marketing mix inadequacies and finding and mixing consistent attributes to identify West Bengal as a preferred destination and distinguish it through positive image building, i.e. how tourists perceive West Bengal in their minds. A comparison of Tourism Business Model of West Bengal is done with that of Kerala and Gujarat to critically analyze the gap in Marketing West Bengal tourism.*

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**e-COMMERCE IN INDIA: A BOON OR BANE**

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**ABSTRACT**

*E-commerce in India came into existence with the advent of globalization and it grows rapidly in the years ahead with increasing internet penetration and availability of budget smart phones. E-Commerce is giving a lot of competition to today's businesses. Over last few decades the popularity of e-commerce has tremendously increased due to its quick and convenient way of exchanging goods and regional and global services. The present study is a conceptual survey which aims to analyze the present scenario of e-commerce in India. For this, CRISIL database is used. Considering the present scenario, the study throws light on the prospects and challenges faced by e-commerce in India. The study reported that India's online retail industry has recorded a compound annual growth of over 56 percent in the 5 years i.e. increase from Rs 15 billion revenues in 2007-08 to Rs 139 billion in 2012-13. Online ticketing holds a major share (65 percent in 2013) of e-commerce in India. With the advent of e-commerce, no doubt standard of living of the people and the satisfaction level of customers have improved but it has become a major threat for physical retailers. Moreover, if used excessively, it can harm the environment and the health of the future generation.*



**CHALLENGES OF E-SERVICE ADOPTION AND IMPLEMENTATION IN ALLAHABAD**

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**ALLAHABAD**

**ABSTRACT**

*Allahabad is the most populous city in Uttar Pradesh. The level of e-government services in Allahabad is still very low and the government needs to improve in the area of ICT provision including telecommunication and infrastructure. In a bid to create awareness and promote National e-governance plan, flagship scheme and e-services delivery, officials of district administration and health department are working round the clock. Officials believe that e-services should be designed in such a way that they provide end-to-end services by reducing the need for manual intervention or involvement. The city of Allahabad is among the largest cities of Uttar Pradesh and situated at the confluence of three rivers- Ganga, Yamuna and the invisible Saraswati. However, the issue is how long Allahabad and other developing cities will keep avoiding the adoption and implementation of e-Service despite the facts that the same e-Services have been adopted and implemented successfully to some extent in other metro cities in India. As USA is ready to take steps to develop Allahabad, we can see benefits associated with these e-Services.*

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## EFFECTS OF TEACHING FACILITIES AND LEARNING RESOURCES ON THE PERFORMANCE OF SCIENCE IN PRIMARY SCHOOLS IN KENYA

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**LECTURER**  
**MAASAI MARA UNIVERSITY**  
**KENYA**

### ABSTRACT

*The need for teachers to be equipped with learning resources and facilities to enhance creativity in delivery is essential in the implementation of science as a subject especially in primary section. There is need to establish the approaches, the faculty techniques procedures and routines used in implementation by science teachers, as the result indicates, negative trend which is an evidence of a problem, the study looked into the effects of learning resources and facilities in implementation of science. It aims at developing learning facilities and resources which could aid the teaching of science in primary school. This paper presents the background and justification for approaches that could be applied in teaching of science using the learning facilities and resources. The findings of the study are well stated and recommendations listed.*

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**IMPACT OF LIBERALISATION ON WORKING OF APMC: A CASE STUDY OF  
DHARWAD DISTRICT**

**DR. VIJAYAKUMAR MANE  
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**ABSTRACT**

*The price of agricultural products before the WTO agreement in India was lower than the international prices. The prices of international agricultural products have become the lower than the Indian agricultural prices this is resulted in the growing unrest among the farmers in different states and pushed them in to bad condition. The policy of trade liberalization resulted in the falling of prices of farm commodities especially from mid-90s onwards. Due to the lack of remunerative prices for their products the farmers began to dump their products like tomato, onion etc in the fields. Some of the products were thrown on the road in protest.*

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## **A STUDY ON THE CUSTOMER PERCEPTION TOWARDS PASSENGER CARS WITH SPECIAL REFERENCE TO MALAPPURAM DISTRICT IN KERALA**

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### **ABSTRACT**

*In India, the automobile industry today is the most lucrative industry. Due to the increase in disposable income in both rural and urban sector and easy finance being provided by all the financial institute, the passenger car sales have increased. passenger car industry is one of the largest industries showing rapid growth over the years and contributing certainly to the industrial development. The passenger car market is changing very rapidly due to tough competition and advance technology. Therefore, it requires the automobile manufacturer to understand the customer's perception on time and take fast action to reflect market changes quickly. Today's market is dominated by customers. Therefore, it is important to know the customer's perception. Customer's perception is typically affected by advertising, review, public relation, social media, personal experience and other channels. It is true fact that if you are satisfied you recommended to others. Word of mouth and customer satisfaction play a very important role in determining market perception about an automobile. It is the market perception that determines the success of a company and so it is very important for the car manufacturers to measure the "willingness of existing users of a product to recommend it to others". The same is a lot of interest to customers as well for it helps them make the purchase decision. A car is one of the most significant purchases that an Indian household makes.*

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**COLLECTIVE BARGAINING: A GENERAL PERSPECTIVE**

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**CRIM**  
**BARKATULLAH UNIVERSITY**  
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**ABSTRACT**

*The term "Collective Bargaining (CB)" merely stands for the intellectual process of negotiation. It provides a prospect to the workers to attain industrial democracy. CB is the process of joint decision-making and essentially represents a democratic technique of life in industrial environment. The Encyclopedia of Social Sciences defines CB as a process of discussion and negotiation between two parties, one or both of whom is a group of persons acting in concert, more specifically it is the procedure by which an employer or employees and a ground employees agree upon the conditions of work. In CB the management or employer doesn't deal straightforwardly with the employees, but it deals with an institution, which is certified to represent the interests of employees for the purpose of negotiation and managing the terms & conditions of employment. Hence, it is an institutional process of representations. In the process of CB, principally the two main actors of the IR System, interacts to protest and enhance the interests and benefits of their respective institutions. This paper resides upon the concept of CB overall, which comprises the discussion of its objectives, scope, theories, types, circumstances, backgrounds, and special levels.*

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