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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	CRITICAL ISSUES IN PROCESSING MARKETING AND INVESTMENT: IT'S CHALLENGES AND OPPORTUNITIES IN AGRICULTURAL RAW MATERIALS IN NIGERIA <i>DR. ABDULSALAM JIBRIL</i>	1
2.	A STUDY ON OCCUPATIONAL STRESS AND COPING STRATEGIES AMONG ITES EXECUTIVES <i>DR. SUMATHI ANNAMALAI & DR. R. NANDAGOPAL</i>	2
3.	AN ECONOMIC ANALYSIS OF THE PRODUCTION AND MARKETING OF GRAPE CULTIVATION IN THENI DISTRICT, TAMIL NADU <i>R. VAIRAM & B. MUNIYANDI</i>	3
4.	GENDER DISCRIMINATION AT WORKPLACE AMONG ITES EMPLOYEES <i>T. CHRISTY CHANCHU & DR. K. T. GEETHA</i>	4
5.	A STUDY OF IMPACT OF LEADERSHIP ON MOTIVATION IN A GOVERNMENT AND A PRIVATE SECTOR ENTERPRISE <i>DR. E. LOKANADHA REDDY & DR. G HARANATH</i>	5
6.	A REVIEW OF THE IMPACT OF VISUAL MERCHANDISING ON CONSUMER PSYCHOLOGY: CONCEPTUAL FOUNDATIONS AND RESEARCH ISSUES <i>KAVITA SASIDHARAN KULKARNI & DR. D.LALITHAA RANI</i>	6
7.	MICROFINANCE: A TOOL FOR EMPOWERMENT OF WOMEN <i>DR. M S SUBHAS & KIRAN KUMAR</i>	7
8.	IMPACT OF SELF HELP GROUPS ON GENDER EQUITY AND SUSTAINABLE DEVELOPMENT <i>DR. H. R. UMA, PUSHPA NANAIAH K & MADHU G. R.</i>	8
9.	THE IMPACT OF CREDIT RISK ON THE PERFORMANCE OF TANZANIAN COMMERCIAL BANKS <i>DR. SRINIVAS MADISHETTI & KAMUGISHA ALFRED RWECHUNGURA</i>	9
10.	RELATIONSHIP BETWEEN PRINCIPALS' LEADERSHIP STYLE AND TEACHING STYLE OF TEACHERS <i>DR. SURABHI PUROHIT</i>	10
11.	THE ROLE OF HIGHER EDUCATIONAL INSTITUTES IN FOSTERING EDUCATIONAL SOCIAL RESPONSIBILITY IN INDIA <i>DR. BADAL RATH, DR. KALPANA SAHOO & VIJAYA LAKSHMI MOHANTY</i>	11
12.	GENDER DISPARITY IN ELEMENTARY EDUCATION IN INDIA: A CHALLENGE FOR INCLUSIVE GROWTH <i>ANDALIB ZAIHRA, JIYAU RAHMAN & ZEBA SHEEREEN</i>	12
13.	A STUDY OF PROBLEMS AND MEASURES OF ECONOMIES OF ONION IN MAHARASHTRA <i>R. S. SALUNKHE</i>	13
14.	EMERGING MARKETS: THE STORY OF DISCOVERY AND DYNAMICS OF A NEW ASSET CLASS <i>DR. HARIP RASULSAB KHANAPURI</i>	14
15.	IMPACT OF STOCK MARKET LIBERALIZATION ON THE ECONOMIC DEVELOPMENT OF EMERGING COUNTRIES <i>DR. S. BEULAH MABEL</i>	15
16.	MAJOR APPROACH OF EFFECTIVE LEADERSHIP <i>SUBHRANSU SEKHAR JENA</i>	16
17.	GLASS CEILING- GLOBAL STUDY AND ITS RELATED IMPLICATIONS <i>MONIKA KHEMANI</i>	17
18.	A STUDY ON DAIRY PRACTICES AND OPPORTUNITIES IN DAIRY INDUSTRY IN INDIA <i>DR. R. SUBRAMANIYA BHARATHY & M.SELVAKUMAR</i>	18
19.	IMPLICATIONS OF FDI ON RETAIL SECTOR IN INDIA: A COMPARATIVE STUDY IN EXPERIENCE OF INDIA AS A HOST ECONOMY <i>SANCHAY JOSHI & PRAVIN JADHAV</i>	19
20.	POSITIVE AFFECT IN RELATION TO AD LIKENESS AND PREFERENCE TO BUY AMONG THE HIGH AND LOW EMOTIONALLY INTELLIGENT YOUNG ADULTS <i>DR. SANTHOSH.K.R. & RISHA-RUMANA.C.C.</i>	20
21.	DISASTER MANAGEMENT: A CASE STUDY OF UTTARAKHAND <i>DR. M. N. ZUBAIRI & NAZIA ABBAS ABIDI</i>	21
22.	A COST-BENEFIT ANALYSIS OF THE EFFICACY OF NHIS AS A TOOL FOR SOLVING HEALTH CARE INEQUALITY PROBLEM IN NIGERIA <i>OBIWURU, TIMOTHY CHIDI, EDY-EWOH & OKWU, ANDY TITUS</i>	22
23.	EXAMINING THE EFFECT OF MOTIVATION STRATEGIES ON PERCEIVED EMPLOYEE BEHAVIOR: EVIDENCE FROM PUBLIC ORGANIZATIONS IN AMHARA REGIONAL STATE <i>DEMEKE GADISSA UMETA</i>	23
24.	IMPACTS OF LAND USE SYSTEM ON SOIL PROPERTIES AND FERTILITY STATUS IN THE MIZEWA WATERSHED OF LAKE TANA BASIN, NORTH WESTERN ETHIOPIA <i>MESFIN ANTENEH WUBIE</i>	24
25.	THE VARIATION OF CUSTOMER SATISFACTION IN THE SPHERE OF MARUTI SUZUKI CAR MARKETING <i>SAMIDH PAL</i>	25
26.	DO FINANCIAL SECTOR REFORMS PROMOTE PRIVATE SECTOR INVESTMENT? THE CASE OF GHANA <i>GRACE OFORI-ABEBRESE & KOFI KAMASA</i>	26
27.	PRODUCTION AND EXPORT PERFORMANCE OF FRESH AND DRY FRUITS IN JAMMU AND KASHMIR <i>GOWHAR BASHIR AHANGAR & R. GOVINDASAMY</i>	27
28.	CONSUMPTION TO CONSUMERISM-EFFECTS AND IMPACTS <i>SREEJA MOLE .S</i>	28
29.	AN ASSESSMENT OF DECLINING CHILD SEX RATIO IN SAMBA DISTRICT (J&K) <i>HARDEV SINGH</i>	29
30.	THE RURAL-URBAN DIVIDE STORY: A COMPARISON BETWEEN INDIA AND CHINA <i>DEWANGANA CHHILLAR</i>	30
	REQUEST FOR FEEDBACK	31

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CRITICAL ISSUES IN PROCESSING MARKETING AND INVESTMENT: IT'S CHALLENGES AND OPPORTUNITIES IN AGRICULTURAL RAW MATERIALS IN NIGERIA

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ABSTRACT

The Critical issues in Processing Marketing and Investment: Its challenges and opportunities in Agricultural Raw Materials is the study. The introduction aspect of research is a brief succinct begin with the aim of giving a glimpse of what the study is all concern. The problem statement is part of the introduction of the study, which includes inadequate storage facilities, low-level commitment of top-level authorities and ineffective marketing planning and investment. The researcher mainly make used of secondary data collection to review this study and marketing strategic management's SWOT Analysis model to identify some key variables that positively and negatively affects the marketing and investment of agric-food businesses in Nigeria. Some basic trends like policies and top-level commitment of governments are important elements in helping the investment issues of agricultural raw materials. The Challenges and Investment issues were carefully review to allow the researcher come out with a workable solutions. Among these are pressures on food supply leading to higher food prices; Supply chain transformation will reduce costs and shorten delivery times; and workable solutions; when raw materials are priced below world prices, processors can compete in price sensitive markets provided supply chains are efficient. Sustainable policy to improve access to raw materials and the opportunity to foster regional integration and infrastructures with particular attention to agro-raw materials marketing should be a fundamental issue by government.

A STUDY ON OCCUPATIONAL STRESS AND COPING STRATEGIES AMONG ITES EXECUTIVES

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ABSTRACT

Occupational stress has to be addressed properly in any organization to enhance the performance of the employees. Organizations are interested in finding out the major reasons that contribute to occupational stress so that adequate intervention strategies can be planned and executed. This paper is an attempt to find out the major cause for occupational stress among Information Technology Enabled Services (ITES) executives. It is a natural phenomenon that individuals tend to adopt their own style of coping when encountered with stress. Awareness of the preferred coping strategy would help both the employee and the organization. The paper tries to find out the preferred coping strategies among ITES executives and the association between coping strategies and their job satisfaction level. Finally, the research addresses the question of does the demographic profile influence the cause of occupational stress and coping strategies. Managerial role has emerged out to be the major source of occupational stress and more importantly, irrespective of the demographic profile, this remains the main cause. Task strategies have emerged out to be the major coping mechanism adopted by ITES executives, irrespective of their demographic profile. There is a significant positive correlation between coping strategies and job satisfaction level.

AN ECONOMIC ANALYSIS OF THE PRODUCTION AND MARKETING OF GRAPE CULTIVATION IN THENI DISTRICT, TAMIL NADU

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ABSTRACT

This study exposes that grape production of the Theni district in Tamil Nadu, leads with 85.01% share of total production of grape in the year 2008-2009. In a season, the production of small farmers per acre is 6,500 kg, which is relatively higher than the medium and large farmers. Further, it is evident that wholesalers, commission agents and retailers are involved in the purchase of grapes from the farmers. In this study, the farmers report that they are facing the problems like lack of remunerative price for their product and protecting the grape vineyard from the diseases; whereas the traders complain that there are no adequate infrastructural facilities such as road, transportation, cold storage, etc. Therefore, the study suggest certain measures such as opening agricultural clinics for the effective pest management and productivity of the vineyard, provision of cold storages, support prices for grapes, procurement centers to purchase grapes from the farmers for export. Furthermore, training for the proper post harvest handling of grapes, establishment of information board by the traders to avoid price differentials, provision of bank loans to the cultivators and traders, etc., are some steps in this direction.

GENDER DISCRIMINATION AT WORKPLACE AMONG ITES EMPLOYEES

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ABSTRACT

Though both men and women work, there are significant gender differences in the nature and conditions of work and wages. Besides wages, discrimination against women workers is also found at the level of recruitment, selection for skilled jobs and promotions. The present study analyses the gender discrimination at workplace in ITES (Information Technology Enabled Service) organisations in Coimbatore City, TamilNadu. The information was compiled from 200 ITES employees. The study reveals that a majority (83 percent) of the respondents are of the opinion that they have equal opportunity at workplace, 70 percent employees pointed that they get equal pay and 82 percent said that they get equal promotion. And around 67 percent said they are given equal leadership. The study concludes that though gender gap was reducing in giving opportunity at workplace, the level of recruitment, promotion etc., but it was still failing in providing higher authority to women.

A STUDY OF IMPACT OF LEADERSHIP ON MOTIVATION IN A GOVERNMENT AND A PRIVATE SECTOR ENTERPRISE

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ABSTRACT

Motivation and leadership are, arguably, the two fundamental topics that organizational researchers and practicing managers are interested due to the fact that motivation is the cause of leadership and leadership is the effect of motivation. In the first stage it is the motivation of the leader that influences the followers. On one side the individual's values, attitudes, habits, emotions and beliefs act as a steering system to the motivation process affecting leadership. On the other side the organizational environment with its variables affect the leadership. In the present study an attempt is made to study the impact of leadership on motivation among the employees of a Government General Hospital and Indo National Limited in Nellore district. The study is mainly based on primary data. Both the census and sampling methods have been used for the study. The overall analysis reveals that the motivation is more pleasant among the employees of Government General Hospital and Indo National Limited.

A REVIEW OF THE IMPACT OF VISUAL MERCHANDISING ON CONSUMER PSYCHOLOGY: CONCEPTUAL FOUNDATIONS AND RESEARCH ISSUES

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ABSTRACT

Marketing is defined as "human activity directed at satisfying needs and wants through exchange processes". Thus the beginning of marketing lies in identifying unsatisfied human needs and wants and understanding the ensuing activity which people engage in to fulfill these. And that, as we have described, is the realm of consumer behavior. Consumer behavior and marketing go hand-in-hand. Trying to do the latter without an understanding of the former is akin to firing a shot in the dark. Marketers use a variety of inputs to transfer information to customers. In order to directly work at the cognitive processes of the customer, most marketers try to incorporate perceptual inputs and stimuli in the process of information transfer or information to the customer. Therefore the sensory organs of the customer in this context are dimensions that are worked on. Therefore there exists a need to study the effect of marketing and the various marketing initiatives on consumer behavior through consumer psychology. It's at this juncture that we need to understand the motivation behind a marketer's requirement to incorporate the usage of visual marketing and visual merchandising to affect upon the process of transfer information to customers, the cognitive processes of the customer and thus the consumer behavior of the consumer. This article is a part of my doctoral thesis study on the topic and the information presented is a part of my research. The present study is a conceptual study and aims at identifying the articles that detail about the various facets of visual merchandising. While exhaustive research has been done on visual merchandising and the various facets of visual merchandising, each of the article so presented has spoken one or few dimensions of visual merchandising. There is a need to offer a conducive model that does just speak of few of the dimensions like display and maybe music in isolation. There seems to be a need to study the effect of the various important visual merchandising dimensions in combination with each other, together and then view the holistic impact on the resultant consumer behavior. As known, a consumer's emotions can be a mediating factor in the purchase process. This study intends to have a holistic view of all such dimension (from the visual merchandising angle) and try and detail how these various dimensions of purchase behavior influence the emotional states of consumers.

MICROFINANCE: A TOOL FOR EMPOWERMENT OF WOMEN

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ABSTRACT

Microfinance is considered as one of the important tool to eradicate the poverty i.e. to raise income levels and to broaden financial markets by providing financial and no-financial services to the financially excluded people. Microfinance targets the poor and the economically active poor in the society to assist them to create revenue generating asset. There is growing interest in microfinance as one of the avenues to enable low income population to access financial services. The microfinance got momentum due to failure of formal banking system in meeting out the credit needs of millions of rural and urban people through a mechanism called 'thrift' i.e., small savings of the poor people. Microfinance programs have enabled thousands of women to use small sums in creative and successful ways to develop livelihoods, improve their families well-being, and build up savings. So, microfinance has proven its ability to really empower women, create upward mobility, and contribute to long-term economic growth. The concept of women empowerment has a broader sense it includes Gender Equality and Social, Political and Economical justice by providing innumerable incentives to strengthen their status and make them to self reliant by mobilizing the resources, household decision making and revenues generation.



IMPACT OF SELF HELP GROUPS ON GENDER EQUITY AND SUSTAINABLE DEVELOPMENT

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ABSTRACT

Women remain the most deprived and long neglected segment of the society, despite the constitutional guarantees for equal rights and privileges for men and woman. The concept of gender equity implies that men and women should receive equal treatment. After the economic liberalization gender equity has become the World Banks 'Mantra' on inclusive sustainable development of the society. Given the widespread gender bias against women in various fields, there are interventions of micro finance which have the potential to enhance the women's capacities which can make a significant difference to the overall development of women. Through Micro finance, women Self Help Groups (SHGs) are significant medium of the poverty alleviation and empowerment of women. SHGs formed by women in different places have proved that they could indeed bring about the changes in the mindset of the very conservative and traditional bound illiterate women in rural areas. The formation of group formation is the best strategy to enlighten the women and provide necessary mental courage for self employment. This paper throws light on SHGs as a development paradigm for bringing about gender equity among different classes of women in Mysore district by creating self employment opportunities through micro credit. This study is based on promise that poor women can internalize production possibilities in group only. They are better equipped to overcome the negative social pressure and gender biases operating against them through group identity and activity. However women empowerment through SHGs is not automatic but depends on various factors such as education, health, environment etc., This paper studies how SHGs leads to increase income generation, savings, education level and improvement in household activities in particular, which highlights gender equity and sustainable development of women in general.

THE IMPACT OF CREDIT RISK ON THE PERFORMANCE OF TANZANIAN COMMERCIAL BANKS

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ABSTRACT

The aim of this study was to access the impact of credit risk on Tanzanian commercial banks' profitability. The study used only secondary data which were sourced mainly from the annual reports and accounts of the sampled eight largest Tanzanian commercial banks from 2006-2013. Banks' profitability was measured by the ratio of banks' total income to total assets (ROA) and credit risk were measured by two ratios which are the ratio of Non-Performing Loans to Loans & Advances (NPL/ LA) and the ratio of Loans & Advances to Total Deposits (LA/ TD). Multiple regression model were used to estimate the relationship between banks' profitability and credit risk variables. The results of the study revealed that there is a negative relationship between credit risk and Tanzanian commercial banks' performance and that the relationship is statistically significant. A 100% increase in the ratio of NPL/ LA reduces ROA by 13.6% while a 100% increase in the ratio of LA/ TD reduces ROA by 4%. Since credit risk exposes banks to great risk of illiquid and distress, Tanzanian commercial banks' management must put in place adequate credit policy which will ensure that credit risk is reduced and banks' profitability level is improved.

RELATIONSHIP BETWEEN PRINCIPALS' LEADERSHIP STYLE AND TEACHING STYLE OF TEACHERS

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ABSTRACT

Teachers teach and work in schools that are usually administered by managers, often known as principals or headmasters. The conditions of teachers' working life are influenced by the administration and leadership provided by principals, and it is widely assumed that school leadership directly influences behavior s of teachers. The Present study entitled "Rrelationship between principals' leadership style and teaching style of teachers", aims to find out the effect of Principals' Leadership Effectiveness on Teaching Styles of Teachers. To conduct the present study, purposive sampling was done. The sample comprised of 68 subjects - 8 principals and 60 female teachers from public and private schools of Jaipur city. For data collection, two standardized tools were used-Leadership Profile Indicator (LPI-M) by Pareek and Transactional Style Inventory (TSI-Te) by Pareek. Various statistical techniques like Means, Standard Deviations, Correlations, t-test were computed to find out the results. Findings revealed that there was a significant impact of leadership effectiveness of Principals on regulating and adaptability function of teachers' teaching styles

THE ROLE OF HIGHER EDUCATIONAL INSTITUTES IN FOSTERING EDUCATIONAL SOCIAL RESPONSIBILITY IN INDIA

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ABSTRACT

Organizations in the modern days are undergoing immense transformation in the wake of industrialization and globalization. Emerging economy like India has drawn the attention of large MNCs for the potential of market growth. However these changes have failed to give due focus and attention to the local and social community, environment and consumers as a result this has led to large scale debate and to take necessary action. In the above context it becomes important to understand that the sustainable business growth is associated with care for the community and markets. In this scenario, there is an increased focus on the social role that is Corporate Social Responsibility (CSR) which remains high on the agenda in the Indian corporate context. The recent economic crisis has highlighted the need for societal commitment towards education as leading economic powers have been spending massively on education as a sound investment for economic recovery and growth. As a fact it was also highlighted that educational institutions have to shoulder social responsibilities. Educational universities now look to education not just to educate students and youth, but to bring out some social change and set a path to peace and sustainable development. Educational outreach efforts have the potential to make a real and lasting difference for all players involved. But educational institutions have the ability to make a tremendous impact. There is no doubt that sustainable and ethical business practice is now a hot topic in international education. A commitment to Educational Social Responsibility (ESR) has seen internal and external projects and developments all focused towards the role that the education sector should play a major role in building a better social community. Higher education mostly Universities have been actively involved in the social community building process, due to the fact that some of the activities are directly influenced and linked to the society. Universities and leading educational groups are compared along with corporate which is seen as trend and will be followed in coming years. The involvement of Educational groups and institutions directly in social development varies from institute to institutes and is seen more in case of educational groups who are imparting management education but the core values lies in the spiritual thoughts. This paper makes an attempt to analyze the various social responsibility initiatives taken by Sri Sri University based out of Cuttack, Odisha. Through this paper, we analyze the fundamental changes in paradigm of corporate social responsibility and the new innovative practices being applied in educational settings in India. Our central argument in the paper is that the rise of private university in the free market setup has radically transformed the perception and understanding that they have of their large role in society and as a result of which there has been a change in implementing the corporate social responsibility programs at the ground level in educational settings which is now known as Educational Social Responsibility (ESR).

GENDER DISPARITY IN ELEMENTARY EDUCATION IN INDIA: A CHALLENGE FOR INCLUSIVE GROWTH

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ABSTRACT

For inclusive growth education is the most important instrument to enhance human capabilities and to achieve the desired objectives of socio-economic development. It is one of most powerful instrument known for reducing poverty and inequality and laying the basis for sustained economic growth. Women education has assumed special significance in the context of country's planned development. In spite of concerted efforts to improve the enrolment of girls and provide education for them, their educational status is still far from satisfactory. Female enrolment in educational institutions is low as compared to males and dropout rates amongst girls are very high. The present study is to analyse the status of female education and gender disparity in elementary education in India and also to see the impact of increase in number of female teachers, infrastructural facilities and public expenditure on enrolment of girls during the last two decades at elementary level.

A STUDY OF PROBLEMS AND MEASURES OF ECONOMIES OF ONION IN MAHARASHTRA

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ABSTRACT

Today, prices of onions are hiking between Rs.60 and Rs.80 per kg in major metro cities across the country. Maharashtra's onion production which is almost 28% of country's output, impact prices all over the country. Nashik district alone yields 70% of Maharashtra's onion production. In 2011-12 Nashik district has produced 25 lakh tones of onion. But this year-2012-13, it has reduced upto 16 lakh tones due to drought and less cultivated area. Nashik district has marketing onions in twelve states of India. The country's production in the year 2013 was 166.45 lakh tones with productivity of 16.78 ton/ ha. Maharashtra's production was around 47.63 lakh tones. Prices this year are rising primarily due to last year's severe drought in Maharashtra, since the area under onion cultivation in the state was considerably reduced from 382,000 hectares (ha) in year 2012 to 2.62 lakh ha in year 2013, a drop of 31%. However, Maharashtra's politicians do not seem keen on reforming the system of buying and selling agriculture goods. The cost of production of onion has increased rapidly in last decade therefore it may not be possible to sale onions below 30 to 40 rupees per kilogram. In the present study the modest attempt has been made to know how the problems arise about onion prices, economies behind onion cultivation and to study trend and growth of area, production and productivity and also variability analysis of onion in all over Maharashtra.

EMERGING MARKETS: THE STORY OF DISCOVERY AND DYNAMICS OF A NEW ASSET CLASS

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ABSTRACT

With developed economies exhausting their investment opportunities and in particular portfolio diversification opportunities, the emerging market economies came in limelight. Particularly, on account of their high growth rate and proven segmentation these economies have attracted a great deal of attention by international investors. This paper attempts to give an account of evolution of emerging markets as a distinct asset class for international investors. It further discusses the changing dynamics of emerging markets in current times from portfolio investment perspective and builds a research agenda to examine their efficacy in providing diversification benefits.

IMPACT OF STOCK MARKET LIBERALIZATION ON THE ECONOMIC DEVELOPMENT OF EMERGING COUNTRIES

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ABSTRACT

Out of the many liberalization policies implied by the government of India, FII scheme is very important to the stock market as well as the economy of India. This scheme has opened the domestic stock market of India to the rest of the world and has allowed the foreign investors to invest in the shares of the companies listed on the stock exchange. Many empirical studies have been done in the past to analyze the impact of the stock market liberalization on the behaviour of the stock market and the economy as a whole.

MAJOR APPROACH OF EFFECTIVE LEADERSHIP

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ABSTRACT

Two common forms of leadership are assigned and emergent. Assigned leadership is based on a formal title or position in an organization. Emergent leadership results from what one does and how one acquires support from followers. Leadership, as a process, applies to individuals in both assigned roles and emergent roles. Related to leadership is the concept of power, the potential to influence. There are two kinds of power: position and personal. Position power, which is much like assigned leadership, is the power an individual derives from having an office in a formal organizational system. It includes legitimate, reward, and coercive power. Personal power comes from followers and includes referent and expert power. It is given to leaders because followers believe leaders have something of value. Treating power as a shared resource is important because it de-emphasizes the idea that leaders are power wielders. "Leaders manage and managers lead, but the two activities are not synonymous. Management functions can potentially provide leadership; leadership activities can contribute to managing. Nevertheless, some managers do not lead, and some leaders do not manage". Effective Leadership and management are different concepts that overlap. They are different in that management traditionally focuses on the activities of planning, organizing, staffing, and controlling, whereas leadership emphasizes the general influence process. According to some researchers, management is concerned with creating order and stability, whereas leadership is about adaptation and constructive change.

GLASS CEILING- GLOBAL STUDY AND ITS RELATED IMPLICATIONS

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ABSTRACT

The glass ceiling is a social taboo and its blatant effect on industry has been a subject of concern during the last few decades. The existing regulatory framework lacks adequate rules to curb glass ceiling practices. Glass ceiling is a hurdle which is created artificially by top management in any organization that restricts women to be ranked at higher levels. There is a need to eliminate glass ceiling practices in the corporate sector to keep female employees motivated and bring them at par with male co-workers. Equality at work place in terms of opportunities creates congenial working environment and leads to significant improvement in female employee's attitude, commitment and ownership. The objective of this study is to bring on the surface the glass ceiling practices and suggest ways to overcome this evil by strong HR policies and positive attitude towards female. Glass ceiling impedes the career progression of female employees in the organization and must be completely eradicated from the society to ensure the work engagement and commitment of employees. This study is aimed at drafting the guidelines for working environment that ensures equal employment opportunity for female employees should prevail.

A STUDY ON DAIRY PRACTICES AND OPPORTUNITIES IN DAIRY INDUSTRY IN INDIA

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ABSTRACT

Dairy is an important sector in India. The Dairy sectors providing employment opportunities through directly and indirectly, benefited for 15 millions of people. This paper attempts to study the growth of dairy industry, economical contribution, rural development, recent trends in dairy sectors, and problems of dairy cultivation have been discussed. It has been found that the level of growth in dairy, demand in market situation. The study has suggested the development of co-operative dairy industry in a sustainable manner; the co-operative dairy plants should formulate long-term vision and strategy. The study has observed that value addition in dairy sectors should be done without compromising the micro and macro level of planning activity in rural areas.

IMPLICATIONS OF FDI ON RETAIL SECTOR IN INDIA: A COMPARATIVE STUDY IN EXPERIENCE OF INDIA AS A HOST ECONOMY

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ABSTRACT

The paper makes an earnest attempt to analyse the implications of FDI in retail sector by taking empirical evidence from China and thus negating or supporting the arguments in favour or opposition of FDI and promulgating guidelines for making such FDI policy which can strike out a balance between apprehensions of Foreign retail investors outsmarting Indian domestic retail industries undermining the control possessed by domestic industries over Indian economy and FDI in retail sector bringing Indian economy at par with global economy. Firstly, this paper highlights the journey of enforcement of FDI policy in India with different caps for investment into retail sector and respective gradual changes since New Economic Policy 1991. Secondly this paper addresses the recent debates regarding 100% allowance of FDI in retail sector. The paper also deals with possible implications of FDI in retail sector in India vis-a- vis some emerging economies like China which can serve as an evidence and corroborate the arguments in favour or opposition of FDI. Finally, this paper give policy recommendations and implications for the inclusive growth of retail sector in India and give credible strategies for better allocation of foreign investment in India's retail sector. Overall results shows that in order to yield favourable outputs of allowing 100% FDI in retail sector India should strengthen its domestic industry framework so they should be became adaptive in nature which can be done on the part of Government by providing time lag in complete enforcement of FDI policy which in turn can provide the domestic industries a base platform for strengthen their "adaptive" prospect.

POSITIVE AFFECT IN RELATION TO AD LIKENESS AND PREFERENCE TO BUY AMONG THE HIGH AND LOW EMOTIONALLY INTELLIGENT YOUNG ADULTS

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ABSTRACT

Preference to buy is considered more as cognitive and learned behavioural response based on the information consumers received about a chosen product. However, involvement of affective stimuli in the advertisements has been found to have impacts in the preference. It seems logical to think that Likeness stimulated by the positive affect from movie advertisements can enhance the preference to buy. The aim of the present study is to find out if positive affect induced movie ads can influence the ad likeness, and thereby enhance the preference in buying a product, disregarding the emotional intelligence. Sample consisted of 88 young adults (age group 18 to 24), studying in Little Flower Institute of Social Sciences and Health, Calicut district in the state of Kerala, India. The measures used for the study are Emotional Intelligence Scale (Schutte et. Al, 1997), Happiness Measures (HM) (Fordyce, 1988) and an index of preference (Risha preference Index) prepared by the authors. Student's t test indicated a lack of significant difference between high and low emotionally intelligent young adults in the induction of positive affect after viewing the advertisements. As per correlation analysis, positive affect induced by the advertisements have a significant positive relationship with ad likeness and preference to buy. Mediation analysis results indicated the role of positive affect as a mediator between ad likeness and preference to buy.

DISASTER MANAGEMENT: A CASE STUDY OF UTTARAKHAND

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ABSTRACT

Everyone would be agree that disaster can ruined the life of anyone or demolish the city or the whole geographical area only in a few seconds. We people can't fully stop these natural disasters but by doing some pre disaster planning only can reduce the loss of ruination that was happened in Uttarakhand. We people feel unassisted in front of environment at the time of natural disaster. For handling these types of critical situations in country as well as state district have best disaster management team who can follow up each and every step regularly that are given regarding the disasters.

A COST-BENEFIT ANALYSIS OF THE EFFICACY OF NHIS AS A TOOL FOR SOLVING HEALTH CARE INEQUALITY PROBLEM IN NIGERIA

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ABSTRACT

This study analysed the monetary benefits and costs associated with the health reform program – National Health Insurance Scheme (NHIS) – in Nigeria. Using simulation model and the technique of Cost Benefit Analysis (CBA) to analyze the cost of participation and the benefits participants stand to gain from the scheme, results showed that given the proposed cost and the system of co-payment, the scheme would be very beneficial. While ensuring that healthcare becomes readily available to all who care to participate in it, NHIS as the study revealed would also be capable of solving the problem of inequity associated with the consumption of health goods and services in the country. This was based on the finding that all computed ratios were positive values greater than one, and that low income earners would benefit more from the scheme thereby ensuring its actuarial soundness and societal desirability. Consequently, proper implementation by ensuring efficient allocation and prudent management of funds meant for the scheme was recommended.

EXAMINING THE EFFECT OF MOTIVATION STRATEGIES ON PERCEIVED EMPLOYEE BEHAVIOR: EVIDENCE FROM PUBLIC ORGANIZATIONS IN AMHARA REGIONAL STATE

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ABSTRACT

Employee motivation is a key to enhance their productivity. Motivational factors that affect workers' productivity have long been a sensitive and debatable issue among scholars in the field of human resource management. Hence this study aims to look in to the causal linkage between motivational factors and perceived employee behavior in three public organizations (Bureau of Education, Health and Agriculture) in Amhara Regional State. The study employed mixed method (QUAN-qual) to obtain statistical, quantitative results from a sample of 48 respondents and then explain the result in more depth based on interview made with selected managers in the organizations under study. The central theme of the research revolves around guiding research questions; what are the motivational schemes public organizations provide their employees? Which type of motivation scheme has greater positive impact on employee performance? And what are the attitudes of employees towards the motivational schemes and approaches used by public organizations? Following these basic research questions quantitative and qualitative data were gathered and analyzed using correlation, descriptive mean, and percentage computed by the help of Statistical Package for Social Science (SPSS). The result shows that both extrinsic and intrinsic motivational factors were found to have strong positive effect on perceived employee (employee willingness to voluntarily engage in citizenship behavior). More over it is also evident that extrinsic and extrinsic motivational factors are found to have negative effect on employee neglect of their responsibility and intent to quit the organization.

IMPACTS OF LAND USE SYSTEM ON SOIL PROPERTIES AND FERTILITY STATUS IN THE MIZEWA WATERSHED OF LAKE TANA BASIN, NORTH WESTERN ETHIOPIA

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ABSTRACT

Like many other developing countries across the globe, agriculture in Ethiopia is expanding at the expense of natural forests to feed the increasing population. Areas which were under natural forest are being converted to cropland, grazing land and eucalyptus plantations. However, the general ecological effects of these changes have not been well investigated and documented. Therefore, this study was undertaken to investigate the effects of these land use changes on the physical and chemical properties of soils and the possible consequences on land productivity and the environment as a whole. Laboratory analysis was done for soil samples collected from the upper 0 - 20 cm depth from land utilized for crop cultivation, grazing, eucalyptus plantation and natural forest growth in order to compare moisture content, particle size (texture), Potential Hydrogen, Cation Exchange Capacity, organic carbon, total nitrogen, available phosphorous, exchangeable potassium and exchangeable sodium. The study indicated as conversion of natural forest land to other land uses resulted in deleterious effects on soil moisture content, soil texture, pH, organic carbon, organic matter, total nitrogen and exchangeable potassium. Cation Exchange Capacity, available Potassium and Carbon/Nitrogen ratio values were found less sensitive to changes in land use. Exchangeable sodium for all land use was nil. The results clearly indicate land use change aggravates soil degradation, thereby threatening agricultural development and environmental health. Therefore, there is a need to develop sustainable soil management options that will minimize or counteract the harmful effects of land use change.

THE VARIATION OF CUSTOMER SATISFACTION IN THE SPHERE OF MARUTI SUZUKI CAR MARKETING

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ABSTRACT

One of the inputs for development in Maruti Suzuki is the establishment of number of firms, as these can have nucleus effect and ripple effect to put the area in dynamic path of development, with the condition that the planners must work side by beside to provide infrastructural development in Maruti Suzuki. A kite cannot rise without favourable wind. The socio-politico air in many cases works as stumbling block and the entrepreneur cannot run the project by keeping its nose to the grindstones.

DO FINANCIAL SECTOR REFORMS PROMOTE PRIVATE SECTOR INVESTMENT? THE CASE OF GHANA

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ABSTRACT

Extensive government intervention characterised financial sector policies in the post-independence period. Repression of the financial sector caused severe financial shallowing in Ghana. Ghana as part of Structural Adjustment Program (SAP) in 1986 implemented Financial Sector Adjustment Program (FINSAP), which was followed up in 2003 with the Financial Sector Strategic Plan (FINSSP). This paper sought to investigate whether financial sector reforms promote private sector investment in Ghana. The paper adopted an index for financial sector reforms from an IMF Working Paper by Abiad et al (2010), which took into account the multifaceted nature of financial reform and records financial policy changes along seven different dimensions: credit controls and reserve requirements, interest rate controls, entry barriers, state ownership, policies on securities markets, banking regulations, and restrictions on the financial account. By employing Fully Modified Least Squares (FMOLS) cointegration regression the study found that financial sector reforms promote private sector investment in Ghana as far as the study period is concerned. When the reforms were decomposed into types, behavioural and competitive reforms were found to be positive and impact significantly on private sector investment. However, behavioural reform was positive but insignificant. It was also identified that GDP per capita, public investment, deposit interest rate and inflation all have positive impact on private sector investment for the study period. The paper recommended for deepening the financial sector reforms in the country. In addition, the study recommended for low and stable inflation as well as fiscal discipline on the part of government.

PRODUCTION AND EXPORT PERFORMANCE OF FRESH AND DRY FRUITS IN JAMMU AND KASHMIR

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ABSTRACT

Agriculture is known as the backbone of Jammu and Kashmir economy play a very eulogistic role for development of economy. Around 70 per cent of the population in the State gets livelihood directly or indirectly from the Agriculture and allied Sectors. Horticulture development had not been a priority in India until recent years it was in the post 1993 period a focused attention was given to horticulture development through an enhancement of plan allocation and knowledge-based technology. This decade is called a "Golden Revolution" in horticulture production. Horticulture commodity growing has become a major industry and contributes largely to the export trade of the state. Contribution of horticulture sector to states GDP is 7-8 percent and 45 percent of economic returns in the agricultural sector are accounted for by horticulture. The major fruits grown in the state are Apple, Walnut, Almond, Pear, Cherry, Apricot, Peach and Plum. Kashmiri apple is famous both in taste and appearance. It has gained fame in the export market and fetches a very good return. As per Horticulture Department an area of 3.25 lakh hectares was reported under major horticulture crops for the year 2010-11 with 67 per cent area under fresh fruits.

CONSUMPTION TO CONSUMERISM-EFFECTS AND IMPACTS

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ABSTRACT

In this paper a general attempt has been made to elucidate the effects of consumerism on Indian society. It also tries to highlight the driving forces that motivate the ever increasing trend of impulsive consumption. An attempt has also been made to conceptualize the idea of green consumerism in the context of current environmental crisis. Economic Development of any country is based on consumers as the whole economy revolves around them. They are the basis for building of the economy and responsible for the transformation of resources in the productive things. They are also responsible for the production of good and services which are the index of economic growth. Thus consumers are the wheels of the chariot of the economy and they are the kings of the market. Now the purchasing power of the consumers throughout the world has gone up to many fold since last two to three decades. The families spend adequate portion of their income on consumer goods. Consumerism is manifested in the chronic purchase of new goods and services without the proper valuation of their true needs, durability and the environmental consequences of manufacture. Materialism is one of the end results of consumerism. People are eager to emulate those who are above them in the social hierarchy. The poor strive to imitate the wealthy and the wealthy imitate celebrities and other icons. The celebrity endorsement of products can be seen as evidence of the desire of modern consumers to purchase products partly or solely to emulate people of higher social status. This purchasing behavior may co-exist with an image of oneself as being an individual. Eventhough consumerism can enhance the material prosperity of a society, it can have some detrimental effects too.

AN ASSESSMENT OF DECLINING CHILD SEX RATIO IN SAMBA DISTRICT (J&K)

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ABSTRACT

The present study was conducted with an objective to analyze the declining trend in child sex ratio in Samba district. The census of 2011 shows the declining of child sex ratio in district samba. (Jammu and Kashmir). This shows that there is a great biasness in respect of gender in district Samba. According to the field survey, the respondent think that negligence of girl result in high mortality rates, which led to the imbalance in the child sex ratio. Majority of the respondents think that in order to deal with these problems, selective abortions of girls should be legally banned. Dowry demand should be stopped forcefully and government must carry out serious and continue efforts to change the attitude of people towards girl's child. Female insecurity is also the main reason of feticide.

THE RURAL-URBAN DIVIDE STORY: A COMPARISON BETWEEN INDIA AND CHINA

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PATIALA

ABSTRACT

There is a linkage between the rural and urban development. These linkages matter because rural and urban livelihoods are interconnected economically, financially, and socially. Rural-urban disparities, particularly in post-colonial countries, have for long been one of the causes of concern for the policymakers. The disparities are seen in all spheres of human life - economic and non-economic. The extent of disparities, however, differs from country to country. India and China started their journey towards development almost at the same time but there is a great deal of differences in development between the countries because of the different patterns of development adopted by the countries. India is the largest democracy with consistent economic growth rate since independence. India is also third largest scientific and technological workforce. After the establishment of the communist regime in 1949, China adopted a development strategy that emphasized urban industries with capital-intensive technology through various implicit and explicit transfer programs. Economic policies in the countries over the years have strengthened the Rural-Urban bias in the countries and this paper studies the concept with respect to different factors. The paper also highlights the future steps to be taken by the countries and the suggestions.

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