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

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# **GEOGRAPHIC DIVERSIFICATION AND BANK PERFORMANCE: EVIDENCE FROM ETHIOPIA**

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## **ABSTRACT**

*This paper examines the effect of geographic diversification on financial performance of selected banks from Ethiopia. The data consists of twelve private and government commercial banks for a period of 6 years from 2008/09-2013/14. The fixed effects model was used to estimate the regression and geographic diversification was found to have a positive and significant effect on both return on average asset and average equity. However, this positive effect of increased geographic diversification on performance tends to dissipate as banks get bigger in size as well.*



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**RELATIONSHIP BETWEEN FIRM RESOURCES AND SMALL FIRM GROWTH IN  
BANGLADESH**

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**ABSTRACT**

*The significant contributions of small enterprises towards the social and economic development have captured the attention of different stakeholders including national governments and some other international development organizations. Different concepts and theories of firm growth have been developed through the workings of diverse group of academicians and researchers although these are very fragmented and inconsistent. Still there is no single overarching model exists that can explain best about the growth matter for small firms. Hence, it is critically important to study on small firm growth and to identify the reasons that are associated with growth. As small businesses around the world do not have the same characteristics and their growth is multi-faceted, it is quite difficult for researchers to conclude with a certain number of reasons. Studies in many countries focused on some specific factors and no comprehensive research on this issue is available to draw the conclusion. Therefore, the current study intends to propose a model to understand how different resources affect the growth of small firms operating in Bangladesh which will be tested empirically in future. From the proposed model it is assumed that the resources will enhance the growth of small firms and the government and private organization supports will enhance the relationship between these resources and small firm growth. It is expected that from the proposed model all the stakeholders will have at least the basic idea about the impact of these resources on small firm growth. This idea can be used for different policy initiatives and further development of small businesses.*

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**INNOVATION NETWORK IN TAIWAN TELECOMMUNICATION INDUSTRY BASED  
UPON SOCIAL NETWORK PERSPECTIVE**

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**DEVELOPMENT & QUALITY ENGINEER**  
**JULI ENTERPRISE**  
**TAIWAN**

**ABSTRACT**

*This study uses social network perspective to investigate the innovation network of the telecommunication industry in Taiwan. Moreover, this study attempts to understand and explains the relative position and the invention relationship among Taiwan's telecommunication innovation network, and discusses Taiwan's telecommunication industry in the structural characteristics. Based on patent and citation analysis from USPTO data, this study investigates innovation network in Taiwan telecommunication industry from 1979 to 2008. This study uses three network centrality indicators (degree centrality, betweenness centrality, and closeness centrality) to elevate innovation network in Taiwan's telecommunication industry. Additionally, this study employs neighbor analysis to investigate connection in sub-group. The study found the relative position of individual in innovation network would influence the innovation information obtained. The result revealed that it has no critical inventor in innovation network, but has a lot of small and less linkage groups in one. There are many strong ties relationships, but less weak ties relationships in innovation network of Taiwan communication industry. According to Granovetter's (1973) weak tie theory, it should encourage creating more innovation with weak ties in Taiwan telecommunication industry.*

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# ADVENT OF THE RETAIL SECTOR IN INDIAN ECONOMY: A PERSPECTIVE ACROSS DECADE

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**GODHRA**

## ABSTRACT

*In the last decade investors are focusing attention on investing in emerging economies that are particularly high growth potential economies. The focus of retailers is on constructing a basket of markets with different market synergies. Indian retail sector offers the opportunities to the investors due to economic liberalization, political willingness, and demographic changes in the urban population. This paper is a part of a detailed study of the retail sector and emergence of formats of retailing that are been witnessed in India. This is an attempt to sensitize the recent growth and development in the sector within the past decade. It has been framed by fetching data for the growth of retail sector, formats, changing consumer preferences and ever evolving responses to consumers towards this dynamic sector in India. It is a secondary databased paper.*

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# GOODS AND SERVICES TAX: A LEAP FORWARD ECONOMIC GROWTH AND DEVELOPMENT

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**PROFESSOR**  
**LOKMANYA COLLEGE OF COMMERCE**  
**SHIVRANJANI**

## ABSTRACT

*A good tax policy plays an important role in the growth and development of any economy. It mainly affects all the activities of economy viz- production, distribution and consumption. A uniform tax policy helps to bring equality and uniformity, efficient allocation of resources, equality of income, maximum utilization of resources, and to minimize the discrepancies into any of the economy. In the developing countries like India apart from other reforms tax policy also plays an important role for efficient utilization of resources and gaining the maximum welfare. In India the prevalent tax structure involves direct (Income tax, corporate tax and wealth tax) and indirect taxes (sales tax, octroi, VAT, custom duty, excise duty, etc.). In direct taxes Value Addition Tax (VAT) plays the major role. VAT was firstly introduced in France in 1954 by Maurice Laure, after that this concept is used by many of the countries. India has also adopted VAT; Goods and Services Tax (GST) is also a type of VAT. In India indirect taxes play a major role and the major part of the govt. revenue comes from indirect taxes only, so it is considered that some reforms in the indirect taxes can bring major benefits in the economy and GST is one among them. The main objective of this study is to find out the effects of (GST) on the growth and development of India, and this can be done with the help of analyzing the effects of GST on international trade viz- exports and imports, revenue, production, Gross Domestic Product (GDP), employment and efficiency of various sectors as industry, agriculture and services. This paper found that GST would prove very beneficial for the growth and development of the Indian economy.*

**INITIAL PUBLIC OFFERING UNDER-PRICING: A CASE STUDY OF TWITTER IPO**

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**ABSTRACT**

*This study is conducted to analyse the under-pricing phenomenon in Initial Public Offering (IPO) by Twitter, the most popular and fast growing online social networking and micro blogging service provider. On November 7, 2013, the first day of trading on the NYSE, Twitter shares opened at \$26.00 and closed at US\$44.90, giving the company a valuation of around US\$31 billion. This was \$18.90 above the initial offering price and Twitter ended with a market capitalization of \$24.46 billion. Goldman Sachs, investment banker was the book runner. Twitter is backed by Union Square Ventures, Digital Garage, Spark Capital, and Bezos Expeditions. The issue netted about \$1.8 billion through the sale of 70 million shares. Twitter is yet to make profits. Twitter was the most actively traded stock in the US on the issue day; more than 117.3 million shares had exchanged hands by the end of the day. From the analyses it is very clear that the Twitter IPO is under-priced. Since the closing price of the stock was \$44.90 it was up by 73% on its first day. So Twitter potentially left about \$1.25 billion on the table when they set the price of \$26 a share. Twitter priced its initial public offering Wednesday night at \$26 a share. The stock debuted at 10:49 a.m. ET on Thursday on the New York Stock Exchange, and the first trade came in at a price of \$45.10 per share. Twitter isn't yet profitable: Twitter raised about \$1.8 billion through the sale of 70 million shares Wednesday evening (6<sup>th</sup> November) at \$26 a share. The offering's underwriters also have the option to buy another 10.5 million shares from Twitter. By comparison with the Facebook (FB) raised \$16 billion in its IPO. The study has proven the presence of under-pricing in Twitter IPO.*

**THE CONFINE OF EFFICIENT CONTRACT BETWEEN PRINCIPALS AND  
DISTRIBUTORS PERFECTLY CONTROL MARKETING MIX STRATEGIES: CHANNEL  
MANAGEMENT PERSPECTIVE OF FAST MOVING CONSUMER GOODS (FMCG)  
INDUSTRIES IN INDONESIAN**

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**ABSTRACT**

*The interest of marketing research to obtain a deep understanding of relationship marketing since 45 years ago, relatively less of the research put role strategies of marketing mix. This research reveals perspective of relationship marketing within agency theory and channel management structure of fast moving consumer goods (FMCG) industry. The purposes of this research are to identify, describe, and obtain a deep understanding of the confine of efficient contract between principals and distributors towards marketing mix strategies. The research design of this research is qualitative method by phenomenology and constructionism approach. Data collected from two distributors companies which partnering with national and multinational company. Result concludes that environment factors, commercial term, aspects of marketing mix strategies and organizational function directly and indirectly determines relationship development. Essential content about environment, commercial term, marketing mix and organizational function are the prospectus on the policy making in the company, specifically determined legal contract agreement between principal and agent. The contract agreement essentially moves toward to strategies of marketing mix. These findings constructively have essential implication as the proposition in relationship marketing and agency theory in marketing area. Practitioner may take the advantages. This research's advantage for practitioner is to enrich knowledge to improve their channel performance and relationship development with their partner.*

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**AN ANALYSIS OF NON PERFORMING ASSETS OF INDIAN BANKS**

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**ABSTRACT**

*The paper analyses the recent trends in non-performing assets (NPAs) of different categories of Indian banks viz., public sector banks, private sector banks and foreign banks. It is found that NPAs of Indian banking industry as a whole are continuously increasing during the period 2008-09 to 2013-14 followed by the global financial crisis. Further, the impact of ownership pattern in deciding the level of NPAs is also investigated against the perception that public sector banks have relatively larger level of NPAs. However, no strong empirical evidence is found in support of this perception. The relationship between profitability, ownership pattern and level of NPAs is also examined. The empirical findings suggest that public sector banks are as good or as bad as their private counterparts, however, foreign banks have relatively higher profitability than domestic public and private banks. It is also found that the higher level of NPAs negatively affect the profitability of a bank.*

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**FINO'S TECHNOLOGICAL SOLUTIONS FOR THE YESHASVINI COOPERATIVE  
FARMERS HEALTH CARE SCHEME**

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**ABSTRACT**

*FINO (Financial Information Network & Operations Ltd) is a payments technology solutions provider to banks, financial institutions and Micro Finance Institutions. Some of the technological solutions provided by FINO can be adopted by Yeshasvini Cooperative Farmers Health Care Trust for betterment of patents.*



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**PERFORMANCE OF FISH WORKERS COOPERATIVE SOCIETIES****A. NALINI****GUEST LECTURER****P.G.& RESEARCH DEPARTMENT OF COMMERCE****THIRU.VI.KA. GOVERNMENT ARTS COLLEGE****TIRUVARUR****DR. P. ASOKAN****ASSOCIATE PROFESSOR****P.G.& RESEAECHE DEPARTMENT OF COMMERCE,****THIRU.VI.KA. GOVERNMENT ARTS COLLEGE****TIRUVARUR****ABSTRACT**

*Fish workers can be defined as individual enhanced in fishing and related activities such as fish processing and trade and rely as their main livelihood activity. Specifically, fish workers can be distinguished into two sub-groups, namely, fishers and fish traders. The fish workers living along the coastline of the Tamilnadu and particularly along the coastline in Nagappattinam district have tradition of fishing which dates back to several centuries. The centuries of living by the sea have equipped them with rare talents needed for fishing. The sea is only a natural extension of their life. The productivity of traditional fish workers is comparatively low. Socio-economic condition of fishermen community has to be improved to a large extent. The social outlook of the majority of the fishermen has not changed perceptibly. They are still under the old beliefs and ideals, which are initial to their growth, therefore every effort, should be made to instill progressive ideals in the minds of fishermen especially.*

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# A STUDY ON ASSOCIATION AND CAUSALITY RELATIONSHIP BETWEEN NSE EQUITY SPOT AND DERIVATIVE MARKETS

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## ABSTRACT

*Financial derivative market plays an important role in driving the market stability, liquidity and depth at spot market through F&O product trade. Many studies attempted to understand the relationship between spot and derivative markets through stock prices at both markets. Trade volumes data has greater power to quantify the market activity rather than price data alone and this study considered daily trade volumes data across two markets for analysis. This study selected four years of EOD trade volumes of both spot and derivative markets for assessing the association and causality using ARDL bound test and Toda-Yamamoto methodology under Augmented VAR system. ARDL bound test resulted in strong long run co-integration relationship between two markets with significant and negative co-integration coefficient of -0.13 and Toda-Yamamoto method of granger causality concluded the bi-directional causality suggesting both markets trade activity respond each other and adjust very quickly within a day trade since the daily data tested for the study.*

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## **DIVIDEND POLICY AND ITS IMPACT ON STOCK PRICE: A CASE STUDY ON SENSEX COMPANIES**

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### **ABSTRACT**

*Dividends are the part of the firm's earnings which is distributed among shareholders, various studies have been conducted to test how stock price and stock market reacts in response to decision taken by the management with relation to dividend payment. The purpose of this study is to examine the relationship between dividend policy and share price volatility focused on sensx companies in order to measure these relationships we have considered two most important measurement of dividend policy i.e. Dividend Payout Ratio and Dividend Yield. The time period is considered for the study is 5 years from 2011-2015. Descriptive statistics, correlation and regression models were used to perform the data analysis. The primarily regression model was expanded by adding control variables including size, earning volatility, growth and leverage. The empirical study proved that there is a negative relationship between dividend policies on share price volatility and there is a positive relationship between dividend yield and with other control variables.*

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**IMPACT OF GLOBALIZATION ON THE EXTERNAL SECTOR OF INDIAN ECONOMY**

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**ABSTRACT**

*The integration of domestic economies with the world economy by reducing the hindrances in the free flow of goods and services was improved the economic growth and reduced the poverty especially in the developing countries like India and China. This paper has set two objectives as to make a general overview of the impact of globalization and to examine the nature of external sector of Indian economy during the pre-reform, reform and post reform periods. This paper is based on the secondary data, which has compiled from Indian Economic Survey 2010. As far as the first objective is considered, the consumer gets more sovereign, but the producer has to face competition from global market and those who are fittest will survive. As far as the second objective is considered, in exports, there was an improvement in the rate of change of exports from pre reform period to the reform period. Therefore, it may be considered as positive impacts of globalization. But at the same time a rise in imports from pre reform period to the reform period is a sign of negative impacts of globalization. In such a situation the Kaldor –Hicks compensation criterion can be adopted as a measure of social welfare. Therefore, as per the compensation criterion, the impact of globalization is favourable (on external economy), if the gain in exports is more enough to compensate to those who make loses due to imports.*

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## **A STUDY ON GROWTH AND INSTABILITY IN INDIA'S BANANA CULTIVATION AND EXPORT**

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### **ABSTRACT**

*Agriculture is considered as one of the oldest and most important of all the economic activities of human beings since Stone Age. Horticulture is one of the branches of agriculture. It includes the cultivation of fruits, vegetables, nuts, seeds, herbs, mushrooms, flowers, ornamental trees and plants. Production of fruits is a significant entity with the overall horticulture industry. Banana is one among the very popular fruit grown in about 120 countries. At the global perspective India is the largest banana producing country in the world followed by China and Philippines. In this context an attempt is made in this paper to study the growth and instability in India's banana cultivation and export during the post-WTO period i.e., from 1995 to 2012. It is concluded that the growth rates of area and yield of banana is much low in India. To improve the growth, area under irrigation must be increased and watershed development programmes must also be improved. Farmers should be encouraged to use appropriate amounts of inputs like chemical fertilizers, pesticides and water. Banana is quite perishable in nature. So that refrigerated storage facilities must be provided all over the country. The instability in banana cultivation and export is much high in India. Varieties resistant to insects, pests and climate stress are the major factors for reducing variability in area, production, yield and export. The share of banana export in total exports and total banana production is quite small. Since India is largest producer of banana in the world, she has a huge potential in banana exports. Producers and exporters should reap these opportunities.*

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## ROLE OF ASHA WORKERS IN RURAL DEVELOPMENT WITH REFERENCE TO KOTTAYAM DISTRICT

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### ABSTRACT

*Earlier there were no such health care activities for the needs and wants of the rural people. These health care activities were formed when the government realized the fact that majority of the rural people died because of improper medical treatment. The birth rate decreased because the woman did not get proper care and treatment while they were pregnant. In order to create awareness among the rural people about this problem and to help them Accredited Social Health Activist [ASHA] was formed. Now a day's Accredited Social Health Activist [ASHA] is becoming popular among rural population with its Reproductive and Child Health [RCH] activities and other health care programs. Therefore, an attempt is made to study the role of Accredited Social Health Activist [ASHA] in improving the health needs of rural population. The study is carried out in order to determine the effectiveness of the plan and to create more awareness among the public about ASHA plans.*

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**ROLE OF MECHANIZATION IN AGRICULTURAL IN THE PRESENT SOCIO-ECONOMIC SITUATIONS: A CASE STUDY OF ANDHRA PRADESH**

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**ABSTRACT**

*Cultural operations for sugarcane production are arduous especially planting, irrigation and harvesting. In the recent past, labour scarcity coupled with high labour wage rate greatly affected the irrigation and harvesting of the crop in time. The objective of present research is studying the position of the role of mechanization in agricultural in the present socio-economic situation. It has reduced sugarcane area from 3.91 lakh ha 2006–2007 to 3.14 lakh ha in 2009–2010 at Andhra Pradesh. Modern sugarcane machinery and labour saving devices were introduced at large scale to reduce the dependency of labour, and complete the farm operation in time. Mechanical operations proved that it was superior to manual operations. It reduced cost of production and enable efficient utilization of resources with better work output. For e.g. Furrow method of irrigation requires about 320 man-hour as against drip irrigation requires of only 30 man-hours. Manual harvesting required about 1,000 an hour with the cost of Rs 55,000 to harvest 100 t/ha (Rs 550/tonne) against Rs 32,500/ha (Rs 325/t) with the labour engagement of 12 man-hours/ha. Now it is inevitable to use modern sugarcane machinery, which is now available in the-country like sugarcane planters weeding machinery and imported harvesters. Although their initial cost is very high but advantages accrued in their use are much more. There is an enormous need to use drip irrigation and mechanical harvesters to mitigate acute labour scarcity.*

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**CRITICAL ANALYSIS OF THE RIGHT TO FAIR TRIAL****RIDDHIMA MUNSHI****STUDENT****BARODA SCHOOL OF LEGAL STUDIES****THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA****VADODARA****DR. SANJAY SOLANKI****ASST. PROFESSOR****BARODA SCHOOL OF LEGAL STUDIES****THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA****VADODARA****ABSTRACT**

*The study finds out that as private individuals living in a democracy we are allowed to be what we are and act as we wish within the limits of the law. That is the beauty of a constitutional democracy. But being a judge is a high and honourable calling. As an adjudicator of the law, a judge has to be something more than his or her natural self. A judge has to leave behind the private person, with preferences and with prejudices, and become a fair and neutral umpire. He or she has to become a guardian of the law; the guardian of people's rights; the guardian of justice; the guardian of fairness and equity. That is a heavy responsibility. For rights to be effectively realized, judges, prosecutors and lawyers have an essential role to play. The police and prosecutorial authorities have a duty under the law to protect these rights, as do the judges, who must at all times be alert to any sign that these have not been respected. It is only when these rights are strictly adhered to and any breaches checked at the earliest stages, that a judicial system is created where it functions for the ultimate purpose of administering justice fairly and efficiently.*



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**DYNAMIC CAUSALITY RELATIONSHIP BETWEEN FDI INFLOWS, TRADE BALANCE, AND ECONOMIC GROWTH IN WORLDWIDE SELECTED TOP 25 HOST COUNTRIES DURING POST LIBERALIZATION REGIME: A QUANTITATIVE APPROACH**

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**ABSTRACT**

*Worldwide, though the function of FDI, both in developed and developing countries, as a catalyst of economic growth has been studied comprehensively in the post liberalization period, there is no systematic study carried out to examine the causal relationship between FDI inflows, trade balance and economic growth of the top host countries at present. Therefore, this paper investigates this issue by examining the causal relationship between FDI inflows, trade balance and GDP in selected 25 top host countries where FDI inflows increases over time since 1990. The findings from Pair-wise Granger Causality tests provide little support that unidirectional causality is present between FDI and GDP in 10 countries out of 25 countries namely UK, Australia, France, Brazil, India, Chile, Switzerland, Italy, Srilanka, and Cyprus and in 4 countries bi-directional causal relationship is present between namely China, Canada, Macao, and Pakistan. In order to study the causal relationship between FDI and Trade balance, only in 7 countries unidirectional causal relationship is present, of them China, Spain, France, India, Sweden, Macao, and Pakistan. In general, however, the country –specific macroeconomic factors seem to be playing a comprehensively significant role in determining the function of FDI worldwide.*

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**WORKING CONDITIONS OF THE UNORGANISED SECTOR IN KERALA:  
REFERENCE TO SALES WOMEN IN THE TEXTILE SHOPS**

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**ABSTRACT**

*The study is based on sales women in the textile shops. An attempt has been made in the paper to understand the wage pattern, working hours, working conditions, facilities and break timing at work place. For this 150 sales women from the textile shops of Thiruvananthapuram city were purposefully selected for administering interview schedule. The findings show that majority of the sales women in the textile shops are satisfied with the facilities at their workplace but are not satisfied with the working hours and the break time.*

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## INTRA-GENERATIONAL RELATIONSHIPS AMONG THE AGED PENSIONERS OF BHUBANESWAR, ODISHA

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### ABSTRACT

*The present study focuses on the relationship between the intra-generational old aged pensioners of Bhubaneswar, Odisha through analyzing their socio-economic status and health related issues to measure their wellbeing. The study used 150 sample of Bhubaneswar, Odisha by using stratified sampling method where the lists of pensioners are collected from the District Treasury Office and Nationalized banks. Hence, the present study used survey method for data collection. The data was collected from aged-pensioners of Bhubaneswar, Odisha region. The reason for choosing Bhubaneswar is that, the number of aged-pensioners is higher in this state. The study adopted diagnostic research design. After data collection, the study made different statistical tests include chi-square test, correlation, regression, etc. The study findings show that the most of the aged-pensioners getting support from her son and daughter-in-law. Further those people are getting emotional support from sisters and brothers. Also, the aged-pensioners shared more social support, monetary support and physical assistance to their brothers compared to their sisters. The majority of the aged-pensioners visited their brothers (72%) and sisters (65.3) occasionally. The frequency distribution clearly indicates that a maximum number of aged-pensioners had the excellent relationship with their brothers who had the residence within 20 Kms distance; while with sisters have within 50 Kms distance. The study concluded that there is a significant association between aged-pensioners' relationship with siblings and siblings' residence distance. The study recommends that future researchers should focus on other states of India.*

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