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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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# **A COMPARATIVE STUDY BETWEEN THE VOLATILITY OF CRUDE OIL PRICE INDEX AND GASOLINE PRICE STOCK RETURNS**

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## **ABSTRACT**

*This paper analyzes the relationship between exchange rate Indian oil exchanges like Crude oil, Gasoline. It measures the impact of changes in exchange rate on Indian oil exchanges like Crude oil, Gasoline. Several statistical tests have been applied in order to measure the impact of exchange rate on Indian oil exchanges like correlation, t-test Multiple Regression Analysis, descriptive statistics, Skewness and Kurtosis. The period for the study has been taken (from October 2013 to May 2018) using daily closing price and daily price are converted in to monthly price. From the data analysis we found that the result of Correlation confirmed that there is negligible relation between Oil rate and Gasoline rate negligible relation between Exchange rate and Price.*

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## CONSTRAINTS FACED BY MSMEs IN INDIA IN ACCESS TO FORMAL CREDIT CHANNEL & SUGGESTIVE MEASURES FOR IMPROVEMENT

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**Sr. MANAGER & FACULTY**  
**BARODA APEX ACADEMY**  
**BANK OF BARODA**  
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### ABSTRACT

*Micro, Small & Medium Enterprise (MSME) sector is the most dynamic, heterogeneous and important segment of economy of almost all the country across the world. In India, MSMEs are the major employment generator; contribute significantly to the GDP and export of the country. Despite their significant contribution to the economy, the sector is plagued by multiple challenges viz lack of access to credit, poor marketing skills, inadequate financial awareness and leadership skills etc. The purpose of this paper is to comprehensively analyse the challenges of MSMEs and to explore the reasons responsible for hindering their access to formal credit channels like banks & financial institutions. A descriptive study was conducted with the help of both primary data collected from 50 MSMEs entrepreneur based on survey and secondary data retrieved from different reports, newspapers, etc. The study is based on extensive review that significantly contributes in directing the stakeholders to explore appropriate measures for empowering MSMEs for holistic growth. The major findings from the study are personal savings is still the major source of fund for business in MSME sector, there is low awareness about new age technology, lengthy loan process and demand for collateral are the major barrier to entry for access to formal credit channel. Various suggestive measures for empowering the MSMEs and to foster an environment of inclusive and sustainable growth has been provided in this study.*

# **DETERMINANTS OF CHOICE OF ENERGY SOURCES FOR COOKING IN INDIA AND THEIR IMPACT ON WOMEN WORKING DECISION**

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**DELHI**

## **ABSTRACT**

*This paper discusses the factors that determine the type of energy source to be chosen for cooking and their respective impact on the women decision regarding their employment. Using multinomial logit model on Indian Human Development Survey – I, this paper finds out the determinants of choice of different source of energy for cooking and the marginal effects of household and individual specific variable. Furthermore, linear regression model is used for determining the women working decisions and it has been found that females belonging to households who use LPG for cooking purpose have higher annual working hours than those females whose households do not use LPG for cooking purpose.*

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