

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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CRITICAL EVALUATION OF THE FIVE PERFORMANCE OBJECTIVES: A STUDY OF SOUTH WEST AIRLINES, USA

**DR. KAUP MOHAMED
DEAN & DIRECTOR
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ABSTRACT

Five Performance objectives in business operations play a pivotal role in the development of the business as well as personal life situations. In case, the five performance objectives are not working well, it indicates that something is wrong with the organization. It is therefore, essential to look into the five performance objectives in all the operations and departments of the business. In this paper, the five performance objectives have been discussed and its applications have been used for an airline based company of the United States namely the South West Airlines. The characteristics depicting the competitive edge of the South West Airlines has been identified with reference to its five performance objectives. These 5 performance objectives will form the basis of critical success factors for the airline industry.

A STUDY ON THE REASONS FOR STUDENT'S MISBEHAVIOR IN CLASS AND ACADEMIC REMEDIAL MEASURES TO CURB STUDENT'S MISBEHAVIOURS IN CLASS AT HIGHER EDUCATIONAL INSTITUTIONS

NAZNEEN AHMED

DEAN-ARG

SRI BHAGAWAN MAHAVEER JAIN COLLEGE

ROBERTSONPET KGF

ABSTRACT

A educational institution is a place where a child spent most precious of life time with a teacher and friends, this influence a lot on child development mentally as well they adopt changes as per their comfort. Students in educational institution will not only gain knowledge about subjects as well being trained on various activities which is also a part and parcel of personality development would be like mannerism, respect, behaviour, good thoughts, humanity ,concern on others to manage themselves in the society. Therefore as parents are not only responsible for the child development it is also the educational institution, because they spend more time at educational institution than their home. So this is the right stage where a student exactly need to be monitored / curb by a teachers. The rapport between a students and teacher s is stronger than a parent in this generation. Teachers are like a Potter who can make a beautiful art from clay which can be admired, loved by everyone, to be excelled in every walk of life. This study was conducted in a rural area of Karnataka on random sample of higher educational programme students of about 300 including boys and girls, as well 87 lecturers and 03 principals of respective college. Methodology adopted is self structured questionnaire in collecting the data for this survey method of study. This study reveals that only 40% of students were misbehavior in class room environment due to various sited reason in interpretation and 60% of students are interested in studies but get distracted due to rest of 40% students. The public perceives that managing student behavior is an important component of the teacher's duty (Pestello, 1989).

USE OF PROPERLY POSITIONED HEAD RESTRAINT

MURAT DARCIN
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ABSTRACT

A common injury among motor vehicle occupants involved in collisions is whiplash. The whiplash injuries primarily result from abnormal loading placed on the cervical spine during automotive rear impacts. This type of injury is a common cause of chronic neck pain in industrialized countries. Properly positioned head restraints decrease the incidence of whiplash. Optimal head restraint must be located above the ears (vertical height) and touching the back of the head (horizontal gap). In this study it is found that use of optimal head restraint which is correctly positioned behind and close to the head is only 7.16%. It is clear that public education programs will be effective in increasing the proper use of the head restraint to decrease the whiplash injuries.

THE FUTURE OF HERO MOTO CORP: A STUDY ON THE CUSTOMER PREFERENCE TOWARDS HERO TWO WHEELER AFTER THE TERMINATION OF HERO HONDA

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COIMBATORE

ABSTRACT

The Automobile Company gain market leadership only if it understands the consumer taste and preferences for final solution that delights consumer through superior value, quality and service, consumer preference is a vital factors in marketing. To analyze the need for purchasing the particular type of two-wheeler in Coimbatore city, TamilNadu, India. Consumer preference and consumer behaviour are similar, attributed in broad prospective. In order to accomplish this objective a market survey was conducted with 100 respondents in the study area. Advertisement campaign should aim at reaching the ultimate custom and the authorized dealers should also device a suitable advertisement to catch local customers. The introduction of Hero Honda bike have revolutionaries in the field of two Wheeler industry. Large number of fancy two wheeler should be introduced by the company. . A survey is done among the customers of Hero and the Hero Honda to study their preference of brand after the split. Customer opinions are recorded about their choice of the brand. It is concluded from the study that the Hero Honda motor company gaining market share in Two Wheeler Industry and what happen after split the Honda.

A STUDY ON CUSTOMER RELATIONSHIP MANAGEMENT IN HOTEL INDUSTRY: A CASE STUDY OF HOTEL SERVICES IN GUNTUR CITY, AP

T. SITA RAMAIAH

HEAD

**DEPARTMENT OF MANAGEMENT STUDIES
KRISHNAVENI ENGINEERING COLLEGE FOR WOMEN
KESANUPALLI, NARASARAOPET, GUNTUR (DIST)**

ABSTRACT

In order to be successful in the competitive world, it is not sufficient to attract new customers and managers must concentrate on retaining existing customers implementing effective policies of customer satisfaction and loyalty. In Hotel Industry customer satisfaction is considered based on prompt and quality of service offered to them. The hotel management approach focused on customer satisfaction can improve customer loyalty, thus increasing the positive image of the touristic destination. Hence, exploring the importance for customers of hotel attributes in hotel selection is indispensable. The root cause of all these problems lies in the failure to adopt marketing approach. This is so because the marketing concept will facilitate them to be more scientific in solving their business problems, satisfy their customer's requirements or needs and maintain a profitable win-win relation with their customers, which will enable hotels to stay closer to their customers, maintain as well as increase market share and counter the competition successfully. The only 'mantra' to be competitive is to be cost effective. CRM is a strategy as well as tool in this direction. This makes it more relevant and important to undertake a study in this area. The researcher concludes discussing the result and proposing improvement in customer satisfaction Management of the hotel. The objective of this paper is to understand the concept of CRM in the Indian Hotel Industry (with special reference to Guntur) and to know the factors influencing Customer Relationship Management. The research aims at understanding the concept of CRM in Hotel services.

READING THROUGH MOTIVATIONAL THEORIES

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ABSTRACT

This paper reviews and discusses a number of theories of motivation and their relevance to organizational management and leadership formation. It does so through a comparative analysis of classical theories, which often focus on needs satisfaction, along with contemporary theories, which leans more towards the thought processes that guide motivation, in an effort to provide insight into contemporary organizational dynamics and leadership. A constant assumption of all motivational theories is that people have needs, however they differ in the degree to which people are motivated to satisfy those needs or to achieve certain ends.

ROLE OF GENDER DIFFERENCE IN FINANCIAL INVESTMENT DECISIONS: A QUANTITATIVE ANALYSIS WITH SPECIAL REFERENCE TO RISK AVERSION AND OVERCONFIDENCE APPROACH AMONGST MANAGEMENT GRADUATES IN LUCKNOW CITY OF UTTAR PRADESH

DR. VIVEKANAND PANDEY
PROFESSOR
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LUCKNOW

ABSTRACT

There is a current debate in the literature as to whether females are more risk averse than males and Vice versa. It is a common belief that females are more risk averse than males. This becomes a problem for females in two situations: retirement funds and careers. According to Bruce (1995), 80-90% of females will be responsible for their finances at some point in their lives. Since females are perceived to be more risk averse than males, investment brokers tend to urge females to invest in less risky portfolios, which results in lower expected returns (Wang, 1994). This becomes a huge problem as females tend to outlive males and will need more funds than males to support themselves throughout retirement. The proposed research study concentrates on gender differences in risk aversion and over confidence in investment decision making. We find that little study has been carried out in Lucknow in terms of risk aversion and overconfidence in relation to genders and financial decisions making. This study is aimed to contribute to this field through surveying a target population of Lucknow city. Our main purpose is to gather knowledge about how gender affects financial decisions. The research concludes that frequency of investment in female is lesser when compared to the male. Hence, we can say that the gender has a major effect on the investment decision making. Female are more conservative than their male.

BUSINESS ETHICS: A STUDY OF TEN INDIAN BANKS

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ABSTRACT

Ethics in Banks has been widely discussed since the 2008 financial crisis, which many believe was caused by unethical practices in major global banks, which was substantiated by investigations conducted by regulators post the crisis. Indian Banks survived the financial crisis due to strict regulations Reserve Bank of India imposed on banks and Reserve Bank of India even strengthened the regulations further as done by regulators across the world. The study analyses the top ten Indian banks implementation of ethical code of conduct and how has been their performance post 2008 financial crisis by looking at the financial performance including the key parameter of nonperforming assets that highlight the distress and unethical practices in banks. The study concludes that there has been a significant rise in the nonperforming assets of the eight of the ten banks studied except for the two private sector banks ICICI Bank and HDFC Bank. Nonperforming assets are a big concern for the large public sector banks like SBI, etc. and even Reserve Bank of India also has warned them about increasing nonperforming assets that will harm the banking system in India.

MENTAL HEALTH IN REFERENCE TO LENGTH OF SERVICE AMONG MALES & FEMALES ACADEMICIANS

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ABSTRACT

The present study has explored the “mental health in reference to length of service among males & females academicians”. The study further tries to make an in-depth investigation on mental health of academicians at the different academic institutions. The data was collected on 120 (60 males and 60 females) academicians. Subjects were selected from academic Institutions of Dehradun. Uttarakhand, India using Stratified Random Sampling technique. Employee’s Mental Health Inventory (EMHI) administered on the same group of subjects to collect the data. The scale was designed and planned by Dr. Jagdish, consists of 24 items. The data was analyzed by SPSS software (version 17). The mean & F ratio results of the present study revealed a significant difference in mental health between both the genders. The study had also revealed that Length of service for more than 10 years and length of service for less than five years differ significantly from each other.

THE EFFECT OF WORK PRESSURE ON EMPLOYEES' PERFORMANCE IN COMMERCIAL BANKS

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ABSTRACT

The study aimed to analyzing the work pressure resulted from organizational variables on the level of employees performance in Jordan, those variables are (job nature, managerial aspects, work relations nature and used technologies) and its effect on the performance of employees in commercial banks in Jordan. It also aimed to knowing whether there is a difference in organizational work pressure on employees' performance based on: (Gender, educational qualification, social status, managerial level, and years of previous experience). The results of the study revealed significant with negative relationship has been found between the work pressure and performance of employees. The results suggest that bank should adapt strategies of handling job pressure that aim to keeping the individual performance level and improving it.

ATM SERVICES AND CUSTOMER'S SATISFACTION LEVEL: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN HAMIRPUR DISTRICT (HP)

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ABSTRACT

In the present modern era, technology has played very remarkable role in transforming the face of various industries including banking sector. Various distribution channel has come up for providing the financial services without depending upon the bank branches and these are ATM, internet banking RTGS, NEFT, mobile banking, Cash Deposit Machine, IVR Banking, POS, Kiosk etc. with the use of these channel banking sector is providing better service quality to the customers. In the present study attempt has been made to study the different aspects of ATM i.e. ATM facilities, factor considered while choosing bank ATM, purpose, satisfaction level, accessibility and problem faced by the card holders. The primary data through the well designed questionnaire was collected from a convenience sample of 200 ATM cardholders of various public and private sector Banks and data was analyzed by using the various statistical methods to meet the objectives of the present study.

TOWARDS A DEEPER UNDERSTANDING OF HUMAN EMOTIONS IN THE CONTEXT OF ADVERTISING SLOGANS

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ABSTRACT

Slogans have been extensively employed as a vital component in advertising campaigns. Overall, the slogan-related research revealed that to a great extent this research has investigated effects connected to brand awareness, issues concerning how to make a slogan memorable, and relationships between consumer demographic characteristics and slogan learning and assessment. Nevertheless, examining the role emotion plays in advertising slogans is important. This study tested the conceptual model and hypotheses developed based on existing literature. Thus, this research intends to understand how consumers' emotional responses to advertising slogans influence advertising effectiveness by integration with the new theoretical research construct: the consumer's emotional corridor. Compared to previous researcher's suggestion for overall assessments of continuous measures, the construct seems to be more beneficial for measuring consumers' emotional responses to advertising slogans.

SHOPPER'S PERCEPTION TOWARDS STORE BRANDS WITHIN RETAIL STORES: A CASE OF NELLORE CITY OF ANDHRA PRADESH

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ABSTRACT

The aim of the present study is to focus on shopper's perception towards the store brands and their emotions associated with the purchase of store brands with special reference to Nellore, one of the fast-emerging tier-2 cities of Andhra Pradesh. This paper aims at discovering current shopper's perceptions on, and attitudes towards, store brands in the FMCG sector. In doing so, the research will find out the impact of different demographic factors (with particular reference to gender and income) on purchase of private labels. Moreover, it aims at throwing lights on the effect that factors like pricing, accessibility, packaging, retail communications, shelf-positioning and in-store advertising have on shopping behavior with reference to purchase of store brands. A self administered questionnaire was used to collect data from respondents. A non-probability, convenience sampling technique was used to administer a consumer survey. Products of FMCG category sold at retail stores are considered for the present study. The results of the study point out that the store brands can be positioned as products of premium quality with price levels ranging from slightly lower to the prices of the brands promoted by leading manufacturers from the product category considered. Conversely, retailers can position their brands on the basis of their sheer value-for-money. This equates to average quality products at very affordable prices. Sadly, more often than not retailers consider store brand packaging to be unimportant and hence are packed unattractive and are failed to convey a sense of high product quality. However, a key drawback of the study is the sampling frame. Future studies should work on this study in different perspectives and with different target groups. The knowledge gained through this study should ideally facilitate the process of advancing store brand research in an academic milieu and improving positioning of store brands, increasing their market share and optimizing profits achieved from store brands in a managerial context.

IMPACT OF GOVERNMENT POLICIES ON DEVELOPMENT OF WOMEN ENTREPRENEURSHIP IN INDIA

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ABSTRACT

The purpose of this study is to analyze the impact of Government policies on Women Entrepreneurship in India by analyzing the viewpoint of Women Entrepreneurs. This study examines the views of the Women Entrepreneur (religion wise) about benefit of Government schemes and how they helped them in any form like motivation, financial assistance, training, awareness about entrepreneurial activities and infrastructural facilities. It also examines the views of the respondents (occupation wise) about government schemes for development and promotion of entrepreneurship. The study is mainly conducted using primary sources of information or data which were collected with the help of the questionnaire cum schedule and personal interview technique. In order to supplement the primary data, secondary data has been collected from various sources such as Census Report, Annual reports of different ministries, five year plans, statistical abstracts, Government documents, research journals and magazines and unpublished research reports. The universe of the study is confined to women entrepreneurs engaged in small scale industries in the Delhi NCR Region. The Study reveals that there is a positive impact of Government policies on women entrepreneurs. Ample opportunities have been provided to women entrepreneurs through various policies and programmes started in the banner of liberalization. This study is useful in making policy implications for the government policies in a developing country like India.

STUDY OF CONSUMPTION PATTERN AND HEALTH AWARENESS AS REGARD THE EFFECTS OF FAST FOOD AMONG UNIVERSITY HOSTELLERS

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ABSTRACT

The paper aims to find out fast food consumption pattern among youth as well as their awareness about consequences on consumption of fast foods may have on their health. The survey is conducted among randomly selected 291 hostelling students of Invertis University, Bareilly to respond to questionnaire.

WTO NEGOTIATIONS ON AGRICULTURE AND THE IMPLICATIONS FOR DEVELOPING COUNTRIES INCLUDING INDIA

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ABSTRACT

The World Trade Organization has occasionally been criticized for being ruled by its wealthiest and strongest members and not taking into account the views and concerns of weaker economies. In many of these economies, agriculture is a major source of income. Therefore, it is perhaps vital for these countries that the WTO is efficient enough to deal with issues relating to international agricultural trade. Thus the present study aims at analyzing to what degree the WTO appears to have the capacity to deal with agricultural issues, which have arisen, in developing countries, partly due to the organization's trade agreements and regulations.

KAIZEN COSTING TECHNIQUE – A LITERATURE REVIEW

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ABSTRACT

Competition in global market and continuously changing demands of customers has proven the drivers of continuous improvement. Kaizen costing is a cost management technique and it is used by many manufacturing firms since 1960s. Concept of kaizen costing is simple but the implementation of kaizen costing needs an extensive cooperation from both inside and outside of the organization. This paper presents a review of related literature on this important concept; kaizen costing by examining 18 English articles published from 1991-2012. The paper aims to briefly discuss the contents of different research article that have been published to show what has been done and what is actually the kaizen costing as a technique of cost reduction.

FDI IN MULTI BRAND RETAIL: INDIA CALLING

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ABSTRACT

Retailing is one of robust pillars of Indian economy and one amongst the fastest growing retail markets of the world. The government has opened up multi brand retailing for foreign players. This will bring in the much needed investment to spur the growth of the country along with the technical know-how, global best practices back end infrastructural support ,quality standards and cost competitiveness necessary to sustain growth. However, there are concerns about competition to unorganised retailers and job displacement. The present paper analyses the pros and cons of this policy reform through review of select articles and examines the major challenges faced by the foreign players in operating in India along with recommendations to harness this reform so that it provides a win win situation for all the stakeholders



INDIA AND CHINA: POST CRISIS REBALANCING STRATEGY

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ABSTRACT

The objective of this paper is to analyze the impact of the 2008 financial crisis on the Indian and Chinese economy and to study the effects of the various measures taken by the Government's to revive the economies. The global financial crisis and consequent economic recession in developed economies, has been a major factor in the global economic slowdown. The crisis had its impact on the developing countries as well, though in varying degree. No country, including India and China, remained immune to the global economic shock. This paper aims to address a number of pertinent issues in relation to the possible outcomes and adjustments being made by India and China in response to the global economic crisis. The research is based on the information available in public domain and primarily focuses on the financial crisis in terms of its types, causes and 2008 Global financial meltdown in particular. The study depicts how India and China have been hit by the crisis through various channels i.e. the financial channel (i.e. equity markets, money markets, foreign exchange markets and credit markets); the real channel (i.e. trade flows); and importantly the confidence channel (i.e. increased the risk aversion of the financial system and banks being more cautious about lending). Finally, it analyzes the various lessons learnt from the financial turmoil and the policy responses to overcome the weaknesses in the corporate governance practices so as to reduce the impact of such crisis, if at all they occur in future.

E-WOM AND SIMILAR EMERGING TERMS: A LITERATURE REVIEW

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ABSTRACT

Emergence of electronic communication via mobile and internet has multiplied the effect and reach of traditional WOM (Word of Mouth) marketing. This new form of word of mouth marketing is known as electronic- word of mouth (e-wom) marketing. Though this area has remained focus for many studies in the past but still it is not easy to confine it into certain limits because of involvement of technology and related innovations. This is a review paper based upon available literature in the area. Secondary sources of data are used like journals, books and websites. This work aims at understanding the concept and working of e-wom; and e-wom's relationship with similar emerging terms. Various merits of using e-wom have been identified along with related issues. Finally some critical factors for e-wom success have been mentioned.



CONSUMER PERCEPTIONS TOWARDS SMS MARKETING

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ABSTRACT

The expansion of Global Market, as well as advance and convergence of new technologies has created new advertising opportunities for markets. Together with this technological advance, a shift towards advertising philosophies supporting one to one marketing and interactivity, and the increase of mobile penetration, have facilitated emergence of direct marketing channel. SMS and MMS are widely used marketing tools. This study investigates the effectiveness of these tools we proposed that demographic relevance to advertisement brand familiarity and attributes towards SMS and MMS have significant effects on the consumers response towards these tools.

TRENDS OF NON-PERFORMING ASSET (NPA) IN PUBLIC SECTOR BANKS IN INDIA DURING 1993 TO 2012

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ABSTRACT

By lending of various loans to individuals, corporate, Small scale industries and etc. the financial institutions have credit risk associated with these product and services with the payment of interest and principal amount. These loans are asset for the banks, Non-payment of interest and principal are affecting adversely to the business activity of banks, and these negate the effectiveness of overall process of banks. Besides this these non-payment or non recovery of loans will reduce the amount of profit and it is also required to maintain fund by the way capital and creation of reserves and provisions. The Non-performing assets, also called non-performing loans, are loans, on which repayments or interest payments are not being made on time. In this paper an attempt is made to analyse trends of Non-Performing Asset in public sector bank in India from 1992-1993 to 2011-2012, and concluded that the banks should to careful to lending loans to customers.

UNFASTENING THE VITALITY TO PROMOTE GREEN GROWTH: LESSONS FROM INNOVATIVE STRATEGY OF INDIA

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ABSTRACT

While India has begun to be considered as one of the fastest-growing economies in the world in the post-reform era, broadening social inequality has complemented this. Consequently, attaining comprehensive inclusive growth is a vital political objective. Indian policy-makers have acknowledged that economic development and natural-resource management are symbiotic and that with economic growth, resource exhaustion will see an upsurge. India has some of the most delicate ecosystems in the world; they are tremendously susceptible to the sways of environmental deviations, including climate change. Growing environmental concerns and implementation of international best practices have steered an better-quality environmental governance machinery in the country. Against this backdrop, bringing India onto a sustainable and inclusive growth corridor is vital. Businesses like ITC, TATA and Mahindra are increasingly acknowledging the business case and are beginning to integrate sustainability into their business models and management practices. The Indian economy has been steered by five-year plans (FYP), which are developed, executed and monitored by the national Planning Commission, since 1951. While poverty reduction and growth have been on the agenda for a long time, environmental concerns and social inclusion featured as a priority only in the current plan. India's 12th Five-Year Plan, titled 'Faster, Sustainable and More Inclusive Growth', unambiguously underlines sustainable growth for the first time, mirroring a shift in the development primacies of the country. The research will particularly focus on indulging into the crossroads between government and business in terms of their corresponding influences to achieving sustainable and inclusive growth. The paper emphasizes that as India moves away from authority and control representations of economic management to more market-based methodologies which incentivise business activity rather than direct it, there will be much to gather from the success of the mechanisms that are put in place that complement the larger goals of sustainable and inclusive growth.

GOVERNMENT POLICY AND SMALL SECTORS IN INDIA

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ABSTRACT

The small scale industry sector constitutes a vibrant and dynamic sector of the industrial economy of India. This sector has recorded consistently good growth in terms of production, creation of employment and phenomenal growth in exports over the years. The post liberalization era in the Indian economy has enhanced the opportunities and challenges for the SSI Sector. With their dynamism, flexibility and innovative drive they are increasingly focusing on improved production methods, penetrative marketing strategies and management capabilities to sustain and strengthen their operations. The government has taken keen interest in the development of the small sector in India by way of various measures and schemes. The affairs of small sector are looked after by Ministry of Micro, Small, and Medium Enterprises. Within the department of MSME, there is Micro Small Medium Organization under a development commissioner. MSMEDO with its service institute and branch institutes play an active role in the development of small enterprises. This paper is an attempt to familiarize the evolution of the policy framework and support measures of the government over the years.

AN IMPACT OF WORK FAMILY CONFLICT ON ORGANIZATIONAL COMMITMENT: A STUDY OF STAFF MEMBERS AT PEOPLE'S BANK IN TRINCOMALEE DISTRICT

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ABSTRACT

As organizations attempt to help employees to manage the balance between work and family demands, there is a growing body of research on the topic of work-family conflict. The purpose of this research is to identify the relationship between work family conflict and organizational commitment among the banking staffs in Trincomalee district. In this research work family conflict variables such as work interferes family conflict and family interferes work conflict considered as independent variables and organizational commitment is considered as dependent variable. For the purpose of present study 56 sample responses were collected randomly from 114 members working in the managerial levels, management trainees and staff assistants positions at people's bank in Trincomalee District. Correlation analysis revealed that there is a significant negative correlation between WFC and organizational commitment. Regression analysis suggested that there is a significant negative effect of work-family conflict on organizational commitment as hypothesized. Findings further detected that WIF and FIW have negative significant effect on Affective Commitment, and also there is a significant negative relationship between FIW and Affective commitment. More indicates that WIF and FIW have negative significant effect on Continuance Commitment, and there is a significant negative relationship was observed among them. These results have implications for people's bank administration to design workloads that reduce WFC in employees and increase organizational commitment.

ROLE OF SMALL SCALE INDUSTRIES FOR ERADICATE UNEMPLOYMENT IN YOUTH: A CASE STUDY OF AJMER DISTRICT

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ABSTRACT

India is a leading developing country in all possible areas of Economically, Politically and in military aspects. The major problems to achieve these goals are explosively increasing population, food scarcity and youth unemployment. Indian government officials were trying to overcome these problems through making strategies and policies. This is well known fact that if the power and energy of youth is not utilizes in constructive manner it become destructive and lethal to not only for society but also for the nation. So the major challenge in the front of policy makers is providing working opportunities in constructive or developing manner to the unemployed youth. In these concerns the Small and Micro level industries plays a key role to eradicate the unemployment by providing job opportunities among the youth in Indian scenario. The present study is based on secondary data is a case study of Ajmer district and role of Small Scale industries in providing employment opportunities to the youth.

CO-OPERATIVES FOR DEVELOPMENT: A KERALA EXPERIENCE

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ABSTRACT

The analysis presented in this report deals with the cooperative system in Kerala, one of the South Indian state and its role in rural development. Starting from the various dimensions of cooperatives, it proceeds through the evolution of cooperatives in India. The paper makes a detailed analysis on the performance of various co-operative sector undertakings in Kerala including their achievements so far. Besides, it presents an idea about the functional differentiation and future roles of cooperatives in making the process of development a sustainable one. At last, it proposes some strategies to make it more meaningful and focused.



ROLE OF MICROFINANCE IN THE PROMOTION OF RURAL WOMEN ENTREPRENEURSHIP: A CASE STUDY OF SHIMOGA CITY

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ABSTRACT

The present paper provides a platform to understand the role of Microfinance in the promotion of Rural women entrepreneurship. The Microfinance play today a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are member of SHG's and actively engage in savings and credit as well as in other Activities. It has been globally accepted that women empowerment resource in over economic and social development of the nation. Women constitute half the human resource potential available for economic activity. The importance of promoting women to engage in economic activities is being increasingly realized in all countries mainly Role of SHG's. To provide new employment opportunities may be self employment by entrepreneurship development. The analysis and interpretation will be made by using suitable statistical tools and techniques in order to arrive a authenticated information about the best SHG's practices in the present scenario. The movement for financial inclusion has been on of the real hopes for inclusive growth management of Microfinance and Microfinance programmes are currently being promoted In India over the years various poverty alleviation programmes have been initiated by government as well as voluntary organizations despite these efforts not much difference is seen in the magnitude of poverty Micro credit has now emerged as a financial strategy to reach the urban and rural poor and is emerging as a movement as the global level over the past two decades member in the SHGs their families below poverty line the land less and access to formal credit institutions the informal credit institutions include money lenders, landlords, traders and middlemen, the formal sector includes commercial banks, co-operative bank, co-operative thrift and credit societies poor household and especially women need to be brought in to the main stream of the credit system group members are poor most of them are illiterate and they don't know to how to manage finance Finally, it makes an attempt to offer suggestions to enhance the Rural women entrepreneurship.

REGULATORY CHANGES AND THEIR IMPACT ON LIFE INSURANCE BUSINESS: AN ANALYTICAL STUDY

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ABSTRACT

India, post liberalization, has been developing the culture of investment in financial works; which has opened up tremendous opportunities for insurance firms. To grab these opportunities the insurance firms have come up with pre-designed marketing strategies, so that, it helps them to accomplish their objectives at one end and assist the Indian customer to travel from unknown to known product zone. To reduce the uncertain risk to continue with unit linked policies the insurers should continue the product awareness, promotion and preference advertisement apart from rigorous Innovation and follow the regulatory reforms as applied by IRDA. This paper attempts to find out the impact of reforms on insurance industry of India. The study finds out the impact of reforms vis-à-vis premium growth, regulation of insurance industry and entry of new companies in the industry. The study is based on secondary data collected mainly from the monthly business reports of the IRDA from 2009 through Jan 2012. The study made a comparative study of the performance of insurance industry in pre and post reforms era. Further it analyzes the impact of reforms on standardization of insurance industry through regulatory framework and participation of new companies from India and other foreign multinational companies in the industry. Since reform in September 2010 insurance companies are growing fast registering remarkably high growth rate in premium. Besides premium large numbers of indigenous companies have entered the insurance market. The government has established sound regulatory system (IRDA) to develop the insurance industry of India to international standard.

EMPLOYEES PERCEPTION OF PERFORMANCE APPRAISAL SYSTEM: A STUDY ON HIGHER EDUCATION INSTITUTES IN JALANDHAR

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ABSTRACT

Performance appraisal is one of the important component of human resource management. It plays a very important role in the job satisfaction of employee in the organisation. This study is based on the Performance Appraisal System of different higher education institutes in Jalandhar. The Purpose of the study is to measure the satisfaction level of employees with their current Performance Appraisal System and to compare the satisfaction level of employees with respect to Performance Appraisal System of their institutes. This comparison is done on the basis of demographic variables (Gender, Marital Status, Age, Year of Service and Monthly Income). In this study employees are faculty members of higher education institutes in Jalandhar. Three variables are used to achieve the objectives of the study that variables are Fairness of the Performance Appraisal System, Incentives of Performance Appraisal System and Reduction of Rater Errors. A sample of 200 respondents from different higher education institutes are taken to conduct the study. The findings revealed that out of 200 respondents maximum no. of respondents are satisfied with their Performance appraisal system, some respondents are highly satisfied and few respondents are those who are dissatisfied with their appraisal system. The findings also revealed that there is no significance difference between the satisfaction level of faculty members with Performance Appraisal System according to demographic variables. Some suggestion has been made on the basis of findings of the study.

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