

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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DETERMINING THE CHALLENGES FOR SMALL AND MEDIUM ENTERPRISES (SMEs) IN ACCESSING FINANCIAL RESOURCES IN A RURAL DISTRICT OF ZAMBIA USING MULTIVARIATE ANALYSIS

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ABSTRACT

Entrepreneurs face a lot of challenges in carrying out their important roles but the challenges are still not very well understood. This study set out to determine those challenges in a rural Zambian town which has become a centre of entrepreneurial activities in the country. A case study was conducted with a sample composed of entrepreneurs and financial institutions which are supposed to provide financial resources to them. To collect the data, questionnaires were designed and administered and the data analysed both qualitatively and quantitatively. The study shows that entrepreneurs in Solwezi faced many challenges which mainly revolved around lack of access to credit from banks. It is recommended that both the banks and the government put in place measures to make access to credit easier for the entrepreneurs.

AGRICULTURAL CREDIT AND FACTORS AFFECTING GROUP LENDING PERFORMANCE OF POOR FARMERS IN ETHIOPIA: THE CASE OF JIMMA ZONE

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ABSTRACT

This study analyzed factors that are critical in affecting loan repayment performance of group based agricultural borrowers in Jimma Zone. After judgmental sampling has been considered to identify Woredas, simple random sampling technique was used to select 215 respondents and structured questionnaire was administered to collect data. Descriptive statistics and the Logit model were employed. The result show that 86 % (185) respondents were successful to repay their loan back, however 14% (30) of respondents failed to pay. Majority of the respondents do not celebrate social ceremonies and their health status was better. Even though females' participants in credit use were minimal, their efficiency was better as compared to male borrowers. Also, the results show that education, health status, land, and female headed households have positive effects on loan repayment performance. Conversely, family size, celebrating social ceremony and distance from credit sources have negative effects on loan repayment while the effect of age, experience, oxen, machinery, income and loan size are found to be insignificant variables. The study recommended that all farmers should be educated for the importance of having high repayment performance and reduce the factors prevent them from being able to pay for their loan. Since, female borrowers performing better than male counterparts, institutions have to do much on empowerment of women.

A STUDY OF IMPACT OF SOCIAL MEDIA ON COLLEGE STUDENTS

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ABSTRACT

With the extensive growth of Social networking website users especially amongst the college going adolescents, the management researchers are quite often researching and writing papers on the impact of Social Networking Websites on them. The objective of this was to find out the Impact of Social networking websites on the students of Suresh Gyan Vihar University (Jaipur) which provides 24x7 access to Wi-Fi to all the students within the campus. Under this study the students of different departments of the university were surveyed through questionnaire to find out their usage patterns of Social Networking Media, the number of hours they spend on Social media websites and other similar networking mobile applications and also the motifs of the students behind the extensive use of such networking websites. This study revealed the fact that almost all of the students under the survey owned latest smart phones and other gadgets which gave them access to internet and all of them were using one or the other social networking websites. After the survey some surprising facts came out the first one being the fact that most of the students were spending 3-4 or even 5 hours a day on Social networking websites rather than devoting these precious five hours on studies or any other creative or co-curricular activities. Rather it was found that very less students liked sports as their favorite leisure activity. It was also proved that today the students are not getting quite a lot of educational / professional benefits from such websites rather they use it just for fake show off of what all great is happening in their life. And are more interested in knowing what's going on in the other person's life. Very less number of students read online newspapers, e-journals etc. Hence, they don't tend to do any quality work online and hence need constant monitoring by the University Faculty Members and Parents / Guardians.

AGRITOURISM IN INDIA: UNDERSTANDING THE CONSUMER OPPORTUNITY

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ABSTRACT

Tourism has emerged as one of the largest global economic activities and agritourism is the form of tourism which capitalizes on rural culture as a tourist attraction. It has gained a new dimension as a potential income and job generating activity. The basic objective of this research is to understand and know expectations of the consumer related to agritourism experience. Agritourism center owners and agritourism visitor are key element and thus it is important to understand their characteristics and expectations to serve them better. This paper reports our survey findings on consumer opportunity focusing demographic characteristics of agritourism visitors and their way of thinking related to consumption. Descriptive statistics showed significant differences in agritourism preferences across gender, levels of agritourism experience, and amenities attached in agritourism. This also research identified that there is a group of consumer who are most interested in agritourism. Furthermore, this study results would help farmers, agritourism center owners to recognize opportunity and develop agritourism activity in region.

GENDER BASED COMPARATIVE STUDY OF EMOTIONAL INTELLIGENCE AMONG MBA STUDENTS IN BANGALORE

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ABSTRACT

The paper studies the difference between Emotional Intelligence of men and women pursuing Management Studies. The study is conducted on students pursuing MBA degree from New Horizon College of Engineering, Bangalore. The research sample comprised of 97 subjects categorized into two groups based on gender. There are 51 male and 46 female students. Questionnaire was distributed to obtain the levels of Emotional intelligence from the subjects. ANOVA and Pearson Correlation tests were used to analyze the data. The study reveals that there is a difference in the emotional intelligence of male and female students in the self awareness and empathy dimensions.

UNDERSTANDING THE DRIVERS OF HUMAN CAPITAL MANAGEMENT AT NATIONAL THERMAL POWER CORPORATION (NTPC)

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ABSTRACT

One of the distinctive features of high performing companies is the importance of human capital. These days all organizations have human resource practices functioning whether formally formed or not. The companies that are considered as high performers manage their human capital effectively and efficiently which provides guidance in the future decisions and actions of the company. On the basis of a pre-determined set of core Human Capital Management (HCM) drivers developed by International level of researchers, the model was tested on Indian Organization. The result of the HCM drivers showed a positive growth towards the long term progress of the company.

PERCEPTION OF STUDENTS ABOUT THE EFFECTIVENESS OF VIRTUAL CLASSROOMS: A STUDY CONDUCTED AT DISTANCE LEARNING CENTRES OF PUBLIC & PRIVATE UNIVERSITIES OF PUNJAB, INDIA

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ABSTRACT

Virtual Classroom is a scheduled, online, teacher-led training session where teachers and learners interact together using computers linked to a network such as the Internet. This study has been focused on studying the perception of students about the effectiveness of virtual classrooms. The study analyzed the extent to which virtual classrooms are considered worthwhile by the students. Exploratory research design has been used and Braun and Clarke's (2006) inductive Thematic Analysis; Percentage analysis and factor analysis in SPSS has been applied to analyse the various responses. It has been concluded that there are five factors that shows the effectiveness of virtual classrooms. They are; Virtual classrooms as a worthwhile experience, Effect on other course members, Perception about course tutor, Perception of being part of community of learners, Virtual classroom as learner isolation. Further, suggestions regarding the improvement of the virtual classrooms have been made therewith.

EFFECT OF CUSTOMER SATISFACTION ON BRAND LOYALTY: A STUDY ON MICROSOFT LUMIA

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ABSTRACT

The purpose of the study is to find the effect of customer satisfaction of urban customers on brand loyalty. Although a lot of studies have been done in this regard but a very few studies have been done in the context of smart phones. The present study is a descriptive study which is also empirical in nature. Data was collected from 220 Microsoft Lumia customers in Balasore city of Odisha. In the present study we have used single linear regression and all the analysis were done by using SPSS software ver. 20. The findings of the study have practical implications for different smart mobile phone brands to achieve customer delight for brand loyalty.

CAPITAL STRUCTURE, PRODUCTIVITY AND PROFITABILITY ANALYSIS OF SELECT HOUSING FINANCE INSTITUTIONS IN INDIA

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ABSTRACT

As a result of the ongoing economic deregulation measures of the government, particularly those in the financial and banking sector, there have been marked changes in the housing finance system in India. These are characterized by an unprecedented growth in the housing loan market. These developments have resulted in the availability of better housing loan options, better customer service and have made housing loans more affordable to the public. The present study is focused on financial and operational performance of Housing Financial Institutions. The statistical tools like summary statistics, discriminate function analysis, Stochastic Frontier Analysis and Altman's Z score analysis were used for the analysis. The results of the study revealed that the select Housing Finance Institutions are performed well in terms of financial and operating efficiency during the study period. To be mentioned particularly HDFC and HUDCO were recorded better performance in terms of growth and productive efficiency.

A STUDY OF FINANCIAL PERFORMANCE OF SARASWAT CO-OPERATIVE BANK LTD: A CASE STUDY

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ABSTRACT

Sarswat co-operative Bank Ltd. plays a key role in national economic development. Financial performance analysis is the process of determining the operating and financial characteristics of a firm from financial statements. This study attempts to measure the financial performance of Sarswat co-operative Bank Ltd., which one of the largest and prominent co-operative bank in India. The studies is primarily based on the secondary data from financial reports for the period 2010-2015 of Sarswat co-operative Bank Ltd and various materials and take help of online source also. To analyze financial performance of the Sarswat co-operative Bank Ltd in terms of profitability, liquidity and credit performance here financial ratio analysis method used. To test the hypothesis the study has been worked on Student t-test. These analyses helps to see the current performance condition of this bank compare past performance. Because now a day's co-operative banking sector is suffering the disease of default culture which is the consequence or result of bad performance of most banks. The performances of banks are dependent more on the management's ability in formulating strategic plans and the efficient implementation of its strategies. The findings of this paper can be helpful for management to improve their financial performance and can ensure sustainable growth for the banks.

STATE'S REVENUE RECEIPTS: A STUDY IN MANIPUR

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ABSTRACT

This paper assesses how the State's Revenue Receipts and its component influences economic development in the State economy of Manipur. It uses for analysis the available data on State's Revenue Receipts during the periods 2000 to 2010. There are three sources of state's revenue, namely State own tax revenue, own non- tax revenue and central transfers. Sources of tax revenue consist of income tax, sale tax, excise duties, land revenue, registration fees, goods and services tax etc. State's own non-tax revenue comprises the income from public enterprises and public undertakings and others own non-tax revenue receipts. The central transfers to the state are coming through three channels, (a) Finance commission's transfers, (b) Planning commission's transfers and (c) Departmental or discretionary transfers. The paper is focus on the own sources of revenue. The findings will provide useful information for policy makers and reformers that can help broaden their understanding of the relationship between Revenue Receipts of the State and economic development.

A STUDY ON CONSUMER PERCEPTION TOWARDS DRINKING PACKAGED WATER WITH REFERENCE TO COIMBATORE CITY

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ABSTRACT

The introduction of packaged drinking water for human consumption at recent times is a boon to mankind and more convenience are realized. Whenever a common man purchases packaged water, he thinks that the quality is assures and it is safe water. Such assurance should be given to consumer by each and every manufacturer of packaged mineral water and packaged drinking water. Keeping in view the utmost important of quality, Bureau of Indian Standards has, promulgated standards for packaged drinking intended for human consumption. The standards are published classifying the packaged water into two groups: Packaged Natural Mineral Water and Packaged Drinking water (other than packaged natural mineral water) This water should be suitable for direct consumption without any further treatment and may be filled in suitable containers made up of recommended materials or in sterile glass bottles and properly sealed. Package drinking water (other than packaged natural mineral water) is the drinking water of satisfactory quality derived from any source, and packed in suitable containers and sealed properly. To make the water to suit the quality requirement, the water may be subjected to any type of treatment namely, filtration (including activated carbon filtration), demineralization and reverse osmosis.

SKILL GAP PITFALLS AND CAUSES: AN ASSESSMENT AMONG SKILL TRAINERS IN CHENNAI CITY

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ABSTRACT

The present study indicates that the training methodologies need a revamp to result in more efficient skill development process. There is a need to offer training to the trainers to impart quality skills. The infrastructure and the curriculum design need to be redefined and updated to be in line with the ongoing market and industry requirements. The commitment for developing the skills necessary for the future workforce does not lie on the employer alone but the employees need to be equally committed towards their self development. Corporates, employees and training institutes should shift their attitude towards overall skill development rather than on developing job based skill set.

EFFECT OF DECLARATION OF DIVIDEND ON MOVEMENT OF SHARE PRICES

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ABSTRACT

It is generally considered that if the company pays higher dividend, its share prices will rise and if it does not declare dividends share prices will go down. To analyse the same, a study has been made on share prices of three companies of automobiles sector namely Tata Motors, Maruti and Mahindra & Mahindra. The study includes the share prices before and after the declaration of dividend in the last five years. Thereby a conclusion was drawn that it is nothing but just a perception that there is positive and perfect correlation between dividend declared and share prices. Share prices are not driven by dividend though dividend may be one of the factors determining the share prices.

BEHAVIOURAL FINANCE: A CHALLENGE TO MARKET EFFICIENCY

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ABSTRACT

Today, almost seven years after the global financial crisis of 2008, individual investors continue to vary in the face of geo-political uncertainty, rising global unemployment and the threat of market manipulation by high frequency traders. Predicting short term performance and returns is more difficult today than it was ever before. In developing country like India investors view towards stock market plays a vital role. Financial news acts like noise, clouding investor judgment, while investment pundits around every corner claim to know the next hot trend or home run stock pick like weather forecasters, economic forecasters must deal with a system that is extraordinarily complex, that is subject to random shocks, and about which our data and understanding will always be imperfect. Behavioral Finance is the study of how people make economic decisions. By understanding how people react, investors may be able to modify their behaviors to achieve more rational and profit maximizing outcomes. The main issue of studying behavioral finance is how to minimize or eliminate the psychological biases in investment decisions of the investors importance of making sound, rational investment decisions, while minimizing costs, taxes, and losses due to adverse decision making.

A STUDY ON REVISITING OF MARKETING STRATEGIES FOR SELF HELP GROUP IN THE RESILIENT OF BUSINESS ENVIRONMENT

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ABSTRACT

Many state governments actively taking the action and swiftly identifying the best implementation of the Self Help Group (SHG). The growth of SHG has been the most significant feature of a planned economy. It has the unique advantage of providing high rate of self-employment with lesser capital investment. The SHG consider the design, development, and positioning of the product as the most critical decision amongst all the strategic decisions to be made while designing marketing strategies. This paper attempted to find the influence of marketing strategies in determining the success of an SHG. Analysis of various factor influencing the internal and external business environment suggests the market demand and the market strategies for SHG. However, for the survival in the market and for facing the global pressures the SHG required constant up-gradation of information and market requirement. It is suggested that SHG should recognize the use of home delivery, e-marketing.

MUTUAL FUNDS: AN EMERGING TREND IN FINANCIAL SYSTEM

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ABSTRACT

Indian financial system has great impact on their economic development. Financial system plays very important role in every country. This financial system is expected to be healthy and conducive to the economic development. In India financial system is facing much more problems. There are various new trends emerging in Indian financial system regarding mutual fund, share market, foreign direct investment etc., by using these trends India will strengthen their economy at large scale. But now a days India is facing problems because of policy introduced by Govt. For overall development of our country it is necessary to strengthen the Indian financial system which is major contributor to the economic development of the nation. Mutual fund brings new prospective and different view in consideration of GROWTH OF INDIAN financial system.

IMPACT OF CULTURE ON BANK: THEORETICAL FRAMEWORK OF SANGLI BANK– ICICI BANK MERGER

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ABSTRACT

With the changing face of banking sector in India, the competition is at its peak. Many players of the sector due to their large scale and strategic advantage are able to face this competition but for many small scalars this was a disaster. This situation finally results in mergers and acquisitions. In this paper the study was made for the impact of merger on the culture of Sangli bank employees, how they shown resistance to change and what measures did the ICICI bank management take to manage this resistance. An interview method was adopted for collecting the primary data. The secondary data was collected through the annual reports of Sangli bank, various banking periodicals & websites.

EMPLOYEE ENGAGEMENT: A LITERATURE REVIEW

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ABSTRACT

Employee Engagement is paramount in an ever changing environment. It is about employees having discretionary effort in achieving organisations goals. Engaged Employee have oneness with the organisation and its goals, they feel valued and responsible for organization. So it is imperative to know what factors actually influence Engagement and also to know varying degrees of engagement among employees. This paper through extensive literature survey has brought out what are the components of employee engagement, most influencing factors of Employee Engagement and the degree to which engagement varies among employees. Descriptive method is adopted for the study. Both primary and secondary data is considered for the study.

RECOGNITION OF INTANGIBLES: A POLICY REVIEW FOR INDIAN COMPANIES

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ABSTRACT

The value attached to intangible assets has increased manifold in the current era of knowledge economy. And the topic of intangibles has still been controversial and source of debate for many years. Various definitions, classifications and measurement methods have been suggested over the past few years in order to provide a better understanding and to promote communication between researchers, management and users of financial information. Given this background the objective of this study is to evaluate and highlight the classification adopted for intangibles by national and international accounting standards and how national and international accounting standards approaches intangibles with regard to their initial and subsequent recognition and measurement thus explaining why some intangible items are not included in the balance sheet of a company. Further, the study reviews the accounting for changes in value of intangible assets provided under national and international accounting standards.

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Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

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