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**CONTRIBUTIONS TO BOOKS**

- 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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- 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.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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**ABSTRACT**

*Corruption is precisely not to be in shade but rather to be forced in to heat of engaging with the force of law, but outside the protection of the law. Perhaps the "corrupt" people protesting corruption would like to live a life in which they would not have to be corrupt just to survive every day? The symbolism is this, Anna movement is dangerous. "Abhi To Hum Gandhibadi hai Anna ko kuch ho Gaya to ye Mat Kahna Aatankbadi hai". The victims and recipients of corruption are together. They can be not held together for long and that is scary". Government Mistook Anna Harare's Movement with that of Baba Ramdev's.*

**STUDENTS BEHAVIOUR AND THE QUALITY OF EDUCATION IN ETHIOPIAN SECONDARY SCHOOLS  
(THE CASE OF EASTERN ZONE OF TIGRAI REGION, ETHIOPIA)**

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**ABSTRACT**

*The study has dealt on the basis of the perception of the schools' principals of the quality of education in the secondary schools of Eastern Zone of the Regional State of Tigray, Ethiopia. The study adopted census method to investigate the quality of education with a particular emphasis on students as one of the core actors in the teaching learning process. It has executed the research process by considering all the secondary schools in the zone. Questionnaire method of data collection is applied so that greater degree of freedom of respondents is maintained and possible bias is minimized. The study disclosed that there is a dramatic incremental trend of student population in the past few years which will continue in the future too with fundamental implication on the provision of supply side factors. This situation demands due attention from all concerned bodies and manage it strategically. The study revealed that students as core stakeholders of the teaching learning process are not properly discharging their roles properly. The achievement of quality of education remains unconceivable owing to the failure of the implementation of the shared responsibility vested on students by themselves. To overcome the observed gap from student side, the school better take the initiative to take the leading role for restoration of the desired execution of shared responsibilities for quality of education. Some problems attributed to students are shared by some schools such as the prevalence of low attitude to schooling; while some are peculiar depending on the respective school's prevailing situation.*



**POLICY STABILITY: A HOPE FOR INDUSTRIAL AND ECONOMIC DEVELOPMENT IN NIGERIA**

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**KANO-NIGERIA**

**ABSTRACT**

*Nigeria, although richly endowed with vast agricultural, mineral and human resource potentials, pursued numerous policies with a view to transform the country into an industrialized giant. However, despite the myriad policies put in place since the country's existence, Nigeria is still grappling with numerous development challenges like poverty, unemployment, slow growth and dilapidated infrastructure. On that note, the paper examines the relationship between policy stability and industrial/economic development in Nigeria. Nigeria was governed by 14 Heads of State/Presidents in 5 decades (9-coups and 4-republics) on average of 3-year 6 months, where each successive regime faults and reverse policies of his predecessors. Although certain levels of improvements were recorded sequel to the implementation of policies over the years, the summary of all is that past policies are mere copy and paste strategies. They were not tailored to Nigeria's circumstances and needs rather, they follow universal blueprint approaches. The paper suggested that government policy should go pari passu with economic discipline and social conscience and also, willingness to experiment and adapt policies to changing circumstances should be seen as a key element to sustained economic reform thereby leading to industrial and economic development.*

**MOTIVATION & PRODUCTIVITY RELATIONSHIP: A STUDY ON THE SUPERSTORES OF DHAKA**

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**ABSTRACT**

*The study investigated the relationship between motivation and productivity of employees' working in the superstores located in Dhaka. 213 participants were selected through stratified random sampling from the population of staffs of the superstores. The data were analyzed using frequency distribution, multiple regressions and one sample t-test. The findings revealed that employees believe that motivation increases productivity whereas tight schedule and improper working condition hindering them from performing at their highest level. Employee motivation was dependent on independent variables such as different types of monetary benefits and non-monetary benefits. Monetary benefits proved to be the most influential factor. In case of motivation and productivity relationship both the null hypothesis got rejected implying the two are related and superstore employees are satisfied with the current motivational efforts pursued by those stores. Based on the findings, it was recommended that monetary benefits could be stretched along with the prevalence of a bit flexible and upright working condition to get the desired outcome from the employees.*

**ANALYSIS OF MACROECONOMIC FACTORS AFFECTING THE INFLOW OF FOREIGN DIRECT INVESTMENT  
IN MALAYSIA****MUKHIDDIN JUMAEV****STUDENT****MASTER OF BUSINESS ADMINISTRATION****OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS****UNIVERSITI UTARA MALAYSIA****MALAYSIA****JALAL HANAYSHA****PH. D. RESEARCH SCHOLAR****OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS****UNIVERSITI UTARA MALAYSIA****MALAYSIA****ABSTRACT**

*This study examines the impact of macroeconomic factors of source countries (US, UK and Japan) and host country (Malaysia) on the inflow of foreign direct investment (FDI) into Malaysia based on annual data for the period 1984 to 2006. In this empirical analysis, the independent variables namely Malaysian exchange rate to the source countries [U.S (dollar), UK (pound), and Japan (yen)]; Malaysian lending rate, change in Malaysian, change in U.S, Europe, and Japan Gross Domestic Product (GDP); change in Malaysian, U.S, Europe, and Japan inflation; change in U.S, Europe, and Japan export; and change in U.S, Europe, and Japan import were regressed against FDI inflow to Malaysia as the dependent variable. The findings from this study show that FDI inflow to Malaysia is positively and significantly correlated with Malaysian exchange rate to US dollar and change in Malaysian GDP. FDI is negatively and significantly correlated with change in Malaysian inflation rate, change in US inflation rate and change in Japan GDP. In addition, FDI inflow to Malaysia is correlated positively and insignificantly with Malaysian lending rate, change in US import, change in US export, Malaysian exchange rate to pound, change in UK export, and change in Japan inflation rate, change in UK GDP and change in Japan import. FDI is also negatively and insignificantly correlated with change in US GDP, change in UK inflation rate and change in UK import, Malaysian exchange rate to yen and change in Japan export.*

**CONSUMER ATTITUDE TOWARDS GREEN PRODUCTS OF FMCG SECTOR: AN EMPIRICAL STUDY**

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**ABSTRACT**

*The current rapid growth in the economy and the patterns of consumer's consumption and behavior worldwide are the main cause of environmental deterioration. The shortage of natural resource, which seriously affects human beings existence and development, environment protection has become the world wide focus. The growing social and regulatory concerns for the environment lead an increasing number of customers to consider green issues as a major source of strategic change. Rising awareness of global environment and social problems has forced companies to recognize these demands in their activities. Now, industries are increasingly being required to meet social and environmental specifications in the market because of rising customer pressures. Even though it is increased eco-awareness of customers during past few decades, there are some barriers to the diffusions of more ecologically oriented consumption and production styles. Therefore companies are increasingly recognizing the importance of green marketing concepts. Green marketing is the need of the hour when we are seeing environmental degradation every single day.*

**CELEBRITIES AS BRAND ENDORSERS - AN ANALYTICAL STUDY**

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**ABSTRACT**

*Our society is very much influenced with celebrities. And the advantage of this is taken upon by the advertising companies because for them it becomes really very easy to market and increase the sale of their product. This is because most of the Indian consumers are desperate followers of one or other celebrities. The study is aimed at comparing the popularity of celebrities as brand endorsers. It gives conceptual guidelines to companies in selecting celebrity as brand endorser. To determine the level of awareness about celebrities among the respondents. To get an insight in to the concept of celebrity endorsement in India. To study the impact of celebrities on sales of a brand in Nagpur. All the respondents are 100 % aware of the Indian Cricket & Bollywood Celebrities. The companies most of the time get good results of the TV commercials by the celebrities but sometimes it proves out to be negative publicity for them as it often happens to the companies which hire the celebrities from the world of cricket.*

**IMPACT OF FOREIGN INSTITUTIONAL INVESTORS ON INDIAN CAPITAL MARKET**

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**ABSTRACT**

*An important feature of the development of capital market in India in the last 20 years has been the growing participation of Institutional Investors. Institutional investors comprise both foreign institutional investors and the domestic institutional investors. In India, these institutional investors manage large amount of funds which constitutes a significant share of the entire market capitalization. Impact of these investors especially FIIs in Indian capital market has been a matter of debate. FII investments seem to have influenced the Indian capital market to a considerable extent. This paper makes an attempt to understand whether there exists a relationship between FII and capital market returns in India. Here, will see the impact of FIIs movement on index prices through the analysis of historical investment of FIIs and historical prices of BSE SENSEX and NSE NIFTY.*



**PROCESS, PROVISIONS AND BENEFITS OF SECURITIZATION - AN EMPIRICAL STUDY**

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**ABSTRACT**

*Indian banking industry has undergone a major transition after economic liberalization and hence credit management through securitization. Securitization a Financial innovation provides an essential impetus for a more efficient allocation of capital and offers issuers more flexibility to create securities with distinct risk-return profiles across the maturity structure to facilitate the unbundling, transformation and diversification of financial risks associated with various types of illiquid assets. This customization of risks according to the preferences and tolerances of agents improves the capacity of the financial system to bear risk and intermediate capital. In emerging market countries, securitization can also support local capital market development, facilitate investments in largely unexplored areas of economic activity, and expand the spectrum of financing options to finance consumer deficits.*

**WORK LIFE BALANCE AMONG HUMAN RESOURCES, EMERGING TRENDS IN SELECT CORPORATE BUSINESSES IN INDIA AND ABROAD - A STUDY**

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**ABSTRACT**

*Work-life balance (WLB) is a not a new concept. Our ancestors have successfully managed and balanced their work - life and achieved spiritual development. WLB is a broad concept including proper prioritizing between "work" -career and ambition on one hand and "life" -Health, pleasure, leisure, family and spiritual development on the other. Related, though broader, terms include "lifestyle balance" and "life balance". Work-life balance is about people having a measure of control over when, where and how they work. It is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as the norm, to the mutual benefit of the individual, business and society. Logically, "work-life balance" will remain a mere concept (useful for debates and workshops) unless there is a collective change in Corporate India. There has to be serious management buy-in and it has to be a wave that should ripple across all levels, and all domains. Managers should be made accountable every time they request an employee to stay back. Clients should be embarrassed to consistently demand service at crazy hours. Employees should be less passive and question the need to work extra hours except in a crisis. Employers should create a culture across the company that puts all this in place and then shout from their rooftops if they have achieved this. Striking a healthy work-life balance isn't a one-shot deal. Creating work-life balance is a continuous process as your family, interests and work life change. Periodically examine your priorities - and make changes, if necessary - to make sure you're keeping on track.*

**GREEN MARKETING: INDIAN CONSUMER AWARENESS AND MARKETING INFLUENCE ON BUYING DECISION**

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**GITAM UNIVERSITY**  
**VISAKHAPATNAM**

**ABSTRACT**

*Attitudes are changing toward the environment to encourage innovation for conservation, and the benefits from this source of innovation are certain to outlive our current generation. This paper investigates consumer beliefs and attitude on environment protection and their purchasing behavior of eco friendly products. Also focuses on the success of efforts put by marketers in bringing green brands awareness in consumer mind. It further reviews consumer behaviour and impact of marketing communication to identify how consumers are persuaded to opt for greener products. It reports the results of a consumer product survey using a questionnaire based on the Dunlap and van Liere HEP-NEP environmental survey and the Roper Starch Worldwide environmental behaviour survey. This paper identifies that consumers are not exposed enough to green product marketing communication and suggests the greater use of marketing and brands to promote and sell products that are environmentally friendly and function effectively. The paper suggests that the Indian market for greener products could be exploited more within consumer groups that have proenvironmental values.*

**ANALYSIS OF HUMAN RESOURCE PRACTICES FOR HEALTH CARE REFORMS: A CASE STUDY OF JALGAON DISTRICT**

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**ABSTRACT**

*This research investigates the influence of human resource management practices to improve the job satisfaction level among the nursing professions. The study covers nurses employed in both private sector hospitals and government sector hospitals. The sample size of the research study is 130, out of which 100 doctors are from private hospitals and 30 doctors are from government hospitals. HRM practices slightly differ significantly between the nurses working in the private sector hospital and those working in the government sector hospitals. Findings of the research supported both these hypotheses. These findings are discussed and suggestions have made to improve the performance of HRM practices. The paper addresses issues of the Human resource planning and development of Organization, Working Conditions and Recognition of nursing staff. These can focus on, training and development needs of the staff more likely to achieve sustained improvements in organizational performances.*

**THE IMPACT OF GLOBAL FINANCIAL CRISIS ON INDIAN STOCK MARKETS****DR. B. J. QUEENSLY JEYANTHI****ASSOCIATE PROFESSOR****JAYARAJ ANNAPACKIAM COLLEGE FOR WOMEN (AUTONOMOUS)****PERIYAKULAM****DR. ALBERT WILLIAM SJ****VICE PRINCIPAL****LOYOLA COLLEGE****CHENNAI****S. TITUS KALAVATHY****LECTURER (SL. GRADE)****JAYARAJ ANNAPACKIAM COLLEGE FOR WOMEN (AUTONOMOUS)****PERIYAKULAM****ABSTRACT**

*The study examines the impact of the Global Financial Crisis on the Indian Stock Exchange. The study employs T-test and Binary regression test and Non –parametric test Kruskal - Wallis H –test Wilcoxon rank sum test to examine the short term and long term impact on the return of the Indian stock markets. Parkinson Model and Garman and Klass model are used to know the impact of financial crisis on the volatility of the Indian stock exchange. We document that there was no short term as well as long term negative impact on the Indian Stock Exchange. This study shows that Indian Stock market appear to under react to the news regarding financial crisis.*

**INVENTORY AND WORKING CAPITAL MANAGEMENT: A CASE STUDY OF PHARMACEUTICAL SECTOR**

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**ABSTRACT**

*The study of the inventory and working capital management occupies an important place in financial management. Working capital management indicates the management of day to day activities and the liquidity level of business enterprises. Thus, the working capital refers to a firm's investment in short-term assets-cash, short-term securities, accounts receivable and inventories. On the other hand, inventory reflects the investment of a firm's fund. So, it is necessary to manage inventories efficiently in order to avoid unnecessary investments. A firm, which neglects the management of inventories, will have to face serious problems relating to long term profit ability and may fail to survive. Therefore, the amount of investment in inventories should be at a level which is neither more nor less than required. Here, in this paper an attempt has been made to analyse the inventory and working capital management of the two selected companies i.e. Cipla Limited, and Dr. Reddy's Laboratories Limited with the help of various inventory and working capital ratios and Motaal's Comprehensive Ranking Test. The statistical techniques like Growth rate, Mean, Standard Deviation, Coefficient of Variation, and Correlation coefficient, and Student's 't' test have been used. The study covers a period of ten years and based on secondary data which has been collected through the Prowess CMIE. The study found that the liquidity position of the Dr. Reddy's Laboratories Ltd. is sound and inventory properly managed during the study period compared to the Cipla Ltd. Further, the results indicate that there is a high degree association between the inventories and working capital in Cipla Ltd., whereas, there is a low degree negative association between these two variables in case of Dr. Reddy's Laboratories Ltd.*



**PERFORMANCE OF RRBs: POST TRANSFORMATION**

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**ABSTRACT**

*In this paper an attempt has been made to study the performance of the RRBs since 1980 to 2009. In order to know the implications of transformation of RRBs in 2004, the study focuses financial results before and after amalgamation. RRBs were established "with a view to developing the rural economy by providing, for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas, credit and other facilities, particularly to small and marginal farmers, agricultural laborers, artisans and small entrepreneurs, and for matters connected therewith and incidental thereto"(RRBs Act, 1976). RRBs alone have organized roughly 12 lakh self-help groups, 45 per cent of the total self-help groups in the country. RRBs have also issued over 40 lakh Kisan Credit Cards to the farmers and organized over 5,000 out of 11,000 farmers' clubs under NABARD scheme. Though the growth in credit when seen in isolation gives an impression of the impressive strides made by RRBs in disbursing credit, they account for a very small proportion (around 3 per cent) of the total assets of the Indian banking sector, despite their significant branch network. While C-D ratio for 50 RRBs was more than 60 per cent that for 87 banks was less than 40 per cent in March 2004. The Government of India (Ministry of Finance) issued notifications on September 12, 2005 for amalgamation of 28 RRBs into nine new RRBs sponsored by nine banks in six States. These amalgamations have become effective from September 12, 2005. After amalgamation, RRBs transformation has resulted in a 200 per cent increase in net profits, a 100 per cent increase in business, a gradual reduction in the number of loss-making banks and addition of 1,000 outlets. All this has been because of consolidation among RRBs. The Central government initiated the process of amalgamating RRBs in September, 2005. Then there were 196 RRBs. The study reveals that, RRBs seem to have better Non-Performing Assets (NPA) management with net NPA coming down every year after the amalgamation. In 2005-06, the net NPA stood at 3.96 per cent. It declined to 1.98 per in 2008-09. RRBs are extending loans to non-agricultural sector in rural areas also. They are broad-basing their credit pattern. Malaprabha Grameen Bank went ahead to finance vehicles for rural transport system. Financing of vehicles for rural transportation helped villagers, as they sold their produce in urban areas. The reduction in number of RRBs has not resulted in any sudden reduction in staff strength since there was no termination of services of employees after amalgamation. Unlike commercial banks no voluntary retirement schemes were introduced in RRBs.*

*WORLD*

**MANAGEMENT BY OBJECTIVES (MBO): A RATIONAL MODEL FOR STRESS MANAGEMENT**

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**ABSTRACT**

*The term stress is not a new phenomenon. Now a days, the stress is a part of everybody's life. On the other hand, the job/work related stress is the psycho-physiological response to excessive emotional challenges occurred in an organization. Due to rapid globalization of production and marketing activities across the globe, the workers are tend to work with stress, live with stress and die with stress. The target pressure will tempt the superiors to go with stress and now a days it is the passion of the present managers also. As a result, the stress will become a part of work. Therefore, the organization and its system is the main transformer of stress rather than the workers themselves. The paper analysis how the modern enterprises ought to carry out MBO process to manage the stress rationally.*

**A STUDY ON INFLUENCING FACTORS IMPACTING CONSUMERS FOOD CHOICE WITH REFERENCE TO READY-TO-EAT SEGMENT IN SOUTHERN INDIA**

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**VELLORE**

**DR. N. SUNDARAM**  
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**ABSTRACT**

*The purpose of this study is to explore and study the determinants (demographics and psychographics) impacting consumers food choice towards Ready-to-eat in southern India. Food choice variables have been explored using literature reviews and exploratory survey of young consumers in the age group of 20-40. Data obtained from the reliable sources (e.g. the World Health Organisation, Euromonitor International and Datamonitor International) has been used to study the implications of consumer food choice and growing trend towards Ready-to-eat food. Based on literature reviews and exploratory surveys, the key determinants impacting consumers food choice are lifestyle modifications, socialize, quick cooking and taste for school and college goers and convenience for dual-income families in urban India. Findings indicate that Ready-to-eat segment companies can no longer rely on convenience as USP in India, unless the implications of same on consumers health is given equal importance in the years to come. Data obtained from the convenience sample and literature reviews has been generalized for inferring consumption patterns of Indian consumers (population). This study focus on growing trends towards Ready-to-eat food due to lifestyle pressure and dual income in India and also entry of multinational companies in food sector. This paper focus on determining a food choice model in wake of changing food and eating habits in India, using literature reviews, exploratory surveys and reliable data sources.*

**QUALITY OF WORK LIFE AND ITS RELATION WITH JOB SATISFACTION AMONG INDIAN BANKS**

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**ABSTRACT**

*The Quality of Work Life remains commonly considered to be of an individual concern. However recognitions of the impact of QWL on organizational issues, such as labour turnover, absenteeism, low productivity and demotivated work force. In the present dynamic and competitive business environment the growth and survival of the corporate depends upon the trusted and committed work force. Some companies seek to retain their trusted and loyal employees by bringing about change in the attitude and working through improving quality of work life amongst its employees. The aim of this study is to find about the banks employee's perception towards their quality of work life and demographic variables. Survey was conducted and data was analysed on the basis of responses provided by 250 respondents. A well structured questionnaire was formulated, which was subjected to pilot testing and re-drafted. Data was analysed with the help of factor analysis, descriptive statistics, t-test and (one way) ANOVA. The Karl Pearson correlation was used to understand the relationship between QWL and job satisfaction. The analysis shows there were a significant gap among the bank employees with demographic variables w.r.t various factors of QWL. The test indicated that there is positive and direct relationship between QWL and job satisfaction. The results of this study may have some practical significance for Human Resource Managers of especially banks in designing their retention policies.*

**FACTORS AFFECTING THE STRESS AND INFLUENCE OF STRESS INDICATORS ON LEVEL OF ORGANIZATIONAL STRESS AMONG THE WOMEN EMPLOYEES IN IT SECTOR**

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**DR. P. AMUTHALAKSHMI**  
**ASST. PROFESSOR**  
**MADRAS SCHOOL OF SOCIAL WORK**  
**CHENNAI**

**ABSTRACT**

Occupational stress and workplace health have become issues of great concern over the last decade, both internationally and nationally. Given the value of work in this society, the amount of time spent at work and the current changes that are affecting the nature of work, it is not surprising that work stress appears to be increasing. There is increasing evidence that physical health too, is adversely affected by repetitive work and dehumanizing environment such as the paced assembly line. Stress can arise from isolation or from conflict. In the latter case, it can stem from rejection by co-workers, or from perceived discrimination. The data and information is collected from 300 women employees through pre-tested, structured interview schedule by adopting multi-stage random technique. The results indicates that the majority of women employees belong to the age group of 26-30 years and more than one third of the women employees are B.E.(IT) graduates. The results show that about two-third of women employees belong to the monthly income group of Rs. 25001- 30000 and the majority of women employees are married and about more than one-third of women employees have the total experience of 2-4 years followed by less than two years (29.33 per cent), 4-6 years (25.00 per cent) and more than six years (6.67 per cent). The factor analysis show that there are eleven independent groups of dimensions are extracted which account for a total of 81.55 per cent of variations and these factors are grouped in to constraints, comfortabiltiy, efficiency, competitiveness, clarity, dignity, response, environment, adoptability, planning and diversity. The regression analysis indicates that excessive use of alcohol or other substances, confusing, depression, disharmony with colleagues excessive grooming and stiffness are positively influencing the stress levels in the organization among the women employees in IT sector. It is also suggested that effective use of individual and organizational strategies may reduce the possibilities of stress among women employees. At the organizational level, pre and post departure training, language training cross-cultural training are needed to be implemented and they should be regularly monitored. At the individual level, women employees should be supported by the family and friends.

**DOES EDUCATED WOMEN PLAY A SIGNIFICANT ROLE IN HOUSEHOLD DECISION MAKING: AN EMPIRICAL STUDY FROM KOLKATA SLUM AREAS**

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**ABSTRACT**

*Traditionally, it was found that role of women in household decision making was very minimal. This has come through a societal process, which makes us believe that it is the male segment, who is the ultimate decision maker and women segment is the follower. And the situation is more visible among poor segment of the society. Still, There are lot of factors like age of the women member in the household, income of the women member, nature of occupation, non representation of male counter part (e.g. in case of a widow) etc., which may affect the participation of women in this decision making process. In our research, out of these different factors, we have taken level of education as the important criteria in household decision making process and examined whether level of education among women segment, can influence their participation in household decision making or not. In our study the target respondents are from the women segment living in Kolkata Municipal Corporation's slum areas and the primary data has been collected by applying random sampling Method. Here we identify some household decision making variables, like, role of women, in household savings decision, household expenditure decision, availing household healthcare services, children education and family planning decision. We test the hypothesis to find out the association of these above mentioned variables with the level of education by applying Chi-Square Test with the help of statistical software SPSS version 15. Our Analysis shows that, level of education has played significant role in shaping women's decision making regarding household savings, family expenditure, and family planning decision. But it plays no role in availing healthcare services and children's education.*



**INVESTOR'S BEHAVIOR IN VELLORE DISTRICT****P.VINOTH RAJ****ASST. PROFESSOR****C ABDUL HAKIM COLLEGE OF ENGINEERING & TECHNOLOGY****SAINATHAPURAM****ABSTRACT**

Indian investor today have to endure a sluggish economy, the steep market declines prompted by deteriorating revenues, alarming reports of scandals ranging from illegal corporate accounting practices like that of Satyam to insider trading to make investment decisions. Despite loads of information bombarding from all directions, it is not the cold calculations of financial wizards, or company's performance or widely accepted criterion of stock performance but the investor's irrational emotions like overconfidence, fear, risk aversion, etc., seem to decisively drive and dictate the fortunes of the market. This paper while discussing the characteristics of the Indian individual investors along makes an attempt to discover the relationship between a dependent variable i.e., Risk tolerance level and independent variables such as Age, Gender of an individual investor on the basis of the survey. Indian investors are high income, well educated, salaried, and independent in making investment decisions and conservative investors. From the research conducted it was found that irrespective of gender, most of the investors (41%) are found have low risk tolerance level and many others (34%) have high risk tolerance level rather than moderate risk tolerance level. It is also found that there is a strong negative correlation between Age and Risk tolerance level of the investor. Television is the media that is largely influencing the investor's decisions. Hence, this study can facilitate the investment product designers to design products which can cater to the investors who are low risk tolerant.

**IMPACT OF EMOTIONAL INTELLIGENCE ON EMPLOYEE ENGAGEMENT – AN ASSESSMENT WITH SPECIAL REFERENCE TO RELIANCE COMMUNICATION LIMITED, NAVI MUMBAI**

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**ORIENTAL INSTITUTE OF MANAGEMENT**  
**NAVI MUMBAI**

**KOHINOOR AKHTAR**  
**ASST. PROFESSOR**  
**ORIENTAL INSTITUTE OF MANAGEMENT**  
**NAVI MUMBAI**

**ABSTRACT**

*In the present dynamic organizational scenario where absenteeism and high turnover of employees is a major concern for organizations, resulting in less committed workforce, followed by low job satisfaction and ultimately less employee engagement. In the study we have attempted to assess the impact of level of emotional quotient on engagement of employees within the organization, for this context 26 executives of Reliance Communication, Navi Mumbai have been taken, to assess their emotional intelligence on the basis of the framework given by Daniel Goleman (2000) & emotional competency framework given by Steve Hein (1999), consecutively five factors for employees engagement has been considered. The study not only tried to know the emotional quotient of the employees but the trend assessment has also been done to fulfill the objectives. Relationship between Employees engagement & emotional intelligence is shown.*

**A STUDY ON BRAND AWARENESS AND INFLUENCE OF BRAND LOYALTY ON WOMEN FOOTWEAR IN SANGLI CITY, MAHARASHTRA****JYOTI INDUPRATAP YADAV****ASST. PROFESSOR****V. P. INSTITUTE OF MANAGEMENT STUDIES & RESEARCH  
SANGLI****ABSTRACT**

*A consumer's decision to buy a product is the result of interplay of many factors. . In recent days India is witnessing a change in brand awareness and brand loyalty. The market is now predominantly consumer driven. The focus is shifting for product based marketing to need based marketing. Consumer has given many options to decide. An effective market communication is imperative for reaching the target audience. The study throws light on various features that the manufacturers should concentrate on to attract the prospective buyers. The purpose of this research is to investigate how the women are influenced by factors of brand loyalty and brand awareness towards footwear brands. In this research paper, brand awareness of women respondents and the factors influencing on brand loyalty i.e. brand name, product quality, price, style, promotion, service quality and store environment were studied. Convenience sampling method was followed and Questionnaires were distributed and self-administered to 100 women respondents belonging to twin cities of Sangli city i.e. Sangli and Miraj. Pearson Correlation, Frequencies such as mean, standard deviation and percentage analysis, Garret's ranking techniques were used to obtain the factors that influence respondents' brand loyalty and brand awareness. Brand name has shown strong correlation with brand loyalty. In order to increase customer satisfaction and drive them to be brand loyalists, marketers are encouraged to develop aggressive marketing programs. The results are discussed in terms of implications for store management and future research.*

**CUSTOMER SATISFACTION AND EXPECTATION TOWARDS BUSINESS LINE NEWSPAPER: A RESEARCH CONDUCTED IN KOLKATA**

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**SR. LECTURER**  
**NIPS SCHOOL OF MANAGEMENT**  
**KOLKATA**

**ABSTRACT**

*The present study is aimed to determine the customer satisfaction & expectation towards BUSINESS LINE newspaper in KOLKATA. A descriptive study was conducted to achieve the objectives. In total 100 respondents filled a well-structured questionnaire having a list of statements pertaining to products, services & facilities provided by the service provider. Results reveal that the dimensions which influence the satisfaction level of customer's are: price, excellent coverage of interesting section, special offers & easy availability of the product. Further results show that there is a significant relation between the brand name and the preference of customers. Hence, it has been recommended that business newspaper companies should focus on making newspaper more interesting, making life easier for readers, making readers loyal and easy availability of the product.*

**INTEREST RATE FUTURES MARKET IN INDIA**

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**BANARAS HINDU UNIVERSITY**  
**VARANASI**

**ABSTRACT**

*The uncertainty in the movement of the interest rates has increased manifold due to the volatility of interest rates. Banks, insurance companies, primary dealers and provident funds, individuals bear a major portion of the interest rate risk. Interest rate risk management has become very important and assorted instruments like interest rate derivatives (interest rate swaps, forward rate agreement and interest rate futures) have been developed to deal with such types of risk. Therefore the present paper has been designed to throw light on Interest Rate Futures in India as well at global level. Further, it will focus on the regulatory framework on Interest Rate Futures laid by RBI. The paper will also analyze the applicability of Interest rate future in Indian economy. For this secondary data has been collected from the website of BIS, RBI, NSE, etc. The time frame used in the paper is from June 2003 to Sep 2003 as Interest Rate Futures were traded in those three months only and from 31 Aug.2009 till March 2010. This paper will focus on two interest rate futures contracts namely 10 YGS7 181209 and 10 YGS7 220310 offered by NSE. The study investigates the trading activity using volume, change in volume, open interest, change in open interest, open, close, low and settlement price, applicable and annualized volatility. It was found that Indian Interest Rate Futures market is dominated by hedgers as the volatility seems to be low. In spite of the decrease in the volume traded the market continues to grow at slow pace as new money is flowing in the market. As the investment in Government securities increases the investment in Interest Rate Futures will also increase.*

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