

## INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION AND 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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#### UNPUBLISHED DISSERTATIONS AND THESES

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Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 http://epw.in/user/viewabstract.jsp

#### ROBOT MANIPULATOR CONTROL USING INTELLIGENT CONTROL SCHEME

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#### **ABSTRACT**

An intelligent controller trained with inverse dynamics as well as kinematics neural network as well as Proportional-Integral-Derivative (PID) control for controlling a manipulator with n number of Degrees of freedom is presented. The controller design is built around the positive framework of Proportional-Integral-Derivative (PID) control with the added simplicity of neural network. The dynamic control technique in which the rigid-body dynamic model is inverted to compute the demand torque for the robot based on current joint angles and joint angle rates and demand joint angle acceleration. The neural network controller was trained for inverse dynamics of robot manipulator. Error converges to minimum swiftly by learning the inverse dynamics of manipulator. The performance of controller is simulated with acceptable outcomes.



#### SECURITIZATION AS A FACTOR OF ECONOMIC INTEGRATION

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#### **ABSTRACT**

This paper is aimed to show that securitization, a concept of the State security theory provide some elements to obtain a more complete vision linked to other sciences about the economic integration processes. Until now, economic integration is studied by diverse strands of economic thought, exhausting the conceptual frameworks in reinterpretations impeding progress in the explanation of motivations of Nations to be economically linked. Here it has been linked to the categories of economic integration and the State security theory, to give an answer to the question of whether economic integration is a process that is explained by it or if it is determined by the search for security of States. As a conclusion of the study, it proposes a conceptual model of economic integration and economic regionalization, as resulting from the process of securitization.



# E-GOVERNMENT - TRENDS AND CHALLENGES FROM THE PERSPECTIVE OF DEVELOPING NATIONS WITH FOCUS ON PAKISTAN

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#### **ABSTRACT**

Efforts to create e-governments are going on in different countries of the world at varying pace. Some countries are the leaders while others are followers of this technology. The promises made by the proponents of this system are yet to materialize. The spread and usage of this technology is uneven mainly because of the digital divide amongst the IT haves and have not's. The cost-benefit equation is not yet clear even to the leaders of this technology. Developing countries face certain challenges which are not there at all or are very minimal in developed countries. Different hurdles on demand as well as supply side of e-government exist; as a result developing countries lag far behind developed countries in this form of governance. A careful analysis of these impediments shows that the supply side constraints are relatively easier to address as compared to the demand side constraints.



# INFLUENCE OF INTERNATIONAL LABOR MIGRATION AND REMITTANCES ON POVERTY REDUCTION IN BANGLADESH

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#### **ABSTRACT**

This paper focuses on the perspective of labor migration and remittances and its influence on poverty reduction. This paper however mainly reviews the recent studies carried out in the respect both globally and locally. For preparing this paper, Secondary data and information have been collected and analyzed from published books, different articles published in different journals and magazines, various publications of Bureau of Manpower Employment & Training, Bangladesh Bureau of Statistics (BBS), Export Promotion Bureau (EPB), Bangladesh Bank and World Bank. Both international migration and remittances significantly reduce the level, depth and severity of poverty in developing world. International migration widens individual choices in terms of employment opportunities and for being more productive and creative. Further research is required to fully understand the nature, extent and processes of the impact of international migration and remittances on poverty reduction in Bangladesh.



# APPLICATION OF SYSTEMATIC INNOVATION IN TECHNOLOGY DEVELOPMENT (RCA AND TOPSIS MODELS PRESENTATIONTO DETERMINEPROBLEM SOLVING STRATEGIES)

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#### **ABSTRACT**

Technology development as one of the structural issues of technology management has been always seriously taken into consideration by organizations in order through the structures which promote technology to comprehend right changesin their various organizational structures. Progress and welfare of societies, economic booming, industries development, wealth creation and competitive advantage are all the result of technology application and its development. Given technology's structure dynamism, its transfer and development always require such factors as systematic innovationin order by logical and systematic approach of this science to provide suitable solutions for solving the existing fundamental conflicts in technological issues particularly technology development. For this purpose, in this research, through extensive study of technology development issues, conflicts tree of this problem is drawn and the existing conflicts are investigated and some strategies for solving the issue of technology development are offered. In the end, to prioritize the offered strategies, by considering the existing conflicts as the criterion and the recommended strategies as the option and using Shannon Entropydecision making technique, weight of each criterion is calculated and using TOPSIS technique problem solvingstrategies of technology development given the rootconflict are prioritized.



#### FINANCIAL FLEXIBILITY AND RISK MANAGEMENT

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#### **ABSTRACT**

The purpose of this study was to examine the financial flexibility and risk in various sizes of firms. The research for this study was based on secondary data collected from the annual Compustat files for the period of 1971 – 2005. The variables studied are total assets, total debt, retained earnings, debt issue, equity issue, cash and dividend. To study the variables, multivariate analysis has been applied. I have found that small firms have lower debt because of additional equity financing. This finding is based on Compustat data. Small firms maintain low leverage by issuing equity and building up cash holdings for financial flexibility. Small firms maintain cash holdings through increasing equity financing for the purpose of financial flexibility. When I account for financial flexibility, positive relationship among solvency, retained earning, debt, equity, cash and dividend are found. The higher the financial flexibility, then the lower the risk will be. A highly liquid or solvent firm is same as financially flexible. Firms may increase retained earnings, debt financing, and equity financing to create financial flexibility which results declining of risk. Reducing dividends and not holding excessive cash are the other two points among five – which would also maintain exchange between financial flexibility and risk.



# BOARD DEPENDENCE, INTERNAL AUDITORS AND EARNINGS MANAGEMENT: AN EMERIACAL RESEARCH OF IRAN

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#### **ABSTRACT**

In this study we consider effect of performance of Iran corporate governance rule on earnings management by company. On the basis of Iran business law, the companies in Tehran stock exchange administration by board of directors and they must has internal auditing and protect minority stockholders against majority. In this study the corporate governance has been considered from board and audit committee attitudes. In order to do this research, the information of the companies in financial statements and the reports of the Tehran stock exchange have been used. For the measurements of the earnings management variables Joen's modified model has been used. The choice of the companies is randomly and the confidence interval has been considered %95. Time period was 2007 -2011 and 113 corporation randomly selected. Regression statistical method has been applied. The results of the research are the meaningful and positive relationship of executive directors with earnings management. The existence of internal auditor in companies causes the improvements quality of earnings and the relationship is meaningful and negative. In companies that concentration of ownership is high; earnings management is also high and has a meaningful relationship with them. Other results revealed nonexecutive directors ratio is high in almost of corporation in Iran.



#### CHILD LABOUR CONDITION IN RESTAURANT SECTOR OF BANGLADESH

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#### **ABSTRACT**

Child labour is a sheer reality in Bangladesh. Though there are government rules regarding child labour, significant number of children is working in different sectors. This paper is to basically explore the overall scenario of the children at the age below 12 years working in restaurant sector. The study has unveiled that the total daily as well as weekly working hours are high. In addition, the study also concentrated on the starting and ending time, interval of work, holidays, vacations to reveal the acute scenario. Further, it has also been revealed that the other facilities to the children provided by the employers are not quite satisfactory. Moreover, sometimes the way to manage the problems of the children at working place is simply cruel. Government should take proper care regarding this issue.



#### FISCAL DEFICITS AND OUTPUT GROWTH IN NIGERIA

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#### **ABSTRACT**

Both static and dynamic simultaneous equation models were used in determining the impact of fiscal deficits and inflation on output growth, and their impulses responses in Nigerian economy. Using annual data for the period of 1971 to 2009 shows that inflation rate, output growth, and money supply have contraction impact on the fiscal deficits. The real money supply was found to be relatively more important in explaining fiscal deficits. Equation 2 shows that real money supply, output growth and fiscal deficits have insignificant expansionary effect on inflation. Equation 3 of the static structural model reports that Fiscal deficit and inflation have a significant expansionary effect on Real money supply while output growth has a contraction impact on inflation rate in Nigeria. The empirical evidence from the VEC model reports that fiscal deficits are negatively related to output growth. On the other hand, fiscal deficits have a positive relationship with inflation rate.



#### MEASURING THE QUALITY OF TEHRAN'S MUNICIPALITY SERVICES FROM THE VIEW POINT OF THE CLIENT

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#### **ABSTRACT**

Applied research ahead in order to review and measure indicators of quality of Tehran municipality clients is done. In this study, a researcher looking for satisfaction or dissatisfaction client organization is the quality of its services. The main goal of the research hypotheses customer satisfaction research based on the quality of services has been proposed. In this study for measuring the level of services quality of Tehran municipality we used SERVQUAL model. In this model service quality measured in performance and expected model. Using standard questionnaires and calculated the model reliability (Cronbach alpha coefficient 94%) of the simple random method, the required information with regard to control estimation error of 196 samples was collected. For data analysis in addition to descriptive methods, for testing the hypotheses normality test, Wilcoxon test and Friedman test was used. Results of main hypothesis show that there is a significant distance between customer expectations and performance of Tehran municipality. Secondary hypotheses results indicate significant differences in all five dimensions of services quality including tangible factors, responsibility, reliability, assurance and empathy between expectations and performance. Friedman test results also indicate the priority of having the tangible factors to improvement is needed. Finally, the results of research indicate proposals to increase the services quality in organization.

#### ATTITUDES OF INDIANS TOWARDS SERVICE QUALITY FOR LIFE INSURANCE IN INDIA

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#### **ABSTRACT**

Most researchers agree that service quality is extremely important for the achievement of the business goals. It is a phenomenon experienced by customers and referred to by expressions in respect of life insurance business as 'content', 'personal', 'welcome', 'alignment', 'procedural', 'authenticity', and 'dedication'. Yet many life insurers are struggling to improve service, wasting money on ill-conceived service programs and undermining credibility with management rhetoric not backed up with action. This paper describes Indians attitudes towards service quality for life insurance business presented through different demographical factors. It is expected that findings from such survey would constitute vital input for life insurers in designing marketing strategies, which are essential to the service-improvement journey. In the Indian context, type of customer personalty, age, gender, level of education, and monthly income influence the service quality. The paper also provides the research implications useful for business transformations and further development of research on service quality.



# PROFITABILITY PERFORMANCE: A CASE STUDY OF PANYAM CEMENTS AND MINERAL INDUSTRIES (AP), INDIA

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#### **ABSTRACT**

Profitability analysis measures how will a firm is performing in terms of its ability to generate profits. Profitability of the firm is highly influenced by internal and external variables, i.e., size of organizations, liquidity management, growth of organizations, component of costs and inflation rate. The paper made an attempt to know the profitability and to assess the impact of selected profitability ratios on ROE of the company, for fulfillment of the objectives the data collected from the annual report from 2001-2010.the collected data is analyzed and computed to fit for drawing inferences in this investigation correlation and multiple regression analysis was used to find out impact of selected profitability ratios (Gross Profit, Operating Profit, Net Profit, Earning Per Share, Return on Total Assets) on ROE. The result reveals that selected profitability ratios are not have significant impact on ROE



#### THE AUDIT EXPECTATION GAP: AN EMPIRICAL STUDY IN JORDAN

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#### **ABSTRACT**

This study aims at measuring The Independent Accountant's Responsibility in the Response to the Expectations of Financial Statements Users. This is performed by showing the effect of independence; it aims at discovering the extent of existence of material differences that have significant statistical relation among certified public accountants, financial statements' users regarding the importance of factors which lead to the Expectations gap, the factors that lead to bridging the gap. Study found the following: The main reason behind the existence of the expectation gap in Jordan was the issue of independence and lack of it. Differences are statistically significant among groups of the study sample regarding factors leading to the existence of the expectations gap, and factors leading bridging that gap. Adopting and applying international auditing standards (240,570) helps achieving a positive responsive to the expectations of the users. There was an increasing tendency by financial statements users and accountants for expanding the responsibility of public accountants towards third parties.



#### **DIFFUSION OF MOTOR VEHICLE SALES IN DELHI**

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#### **ABSTRACT**

The aim of this paper is to project the long-term trends in the growth of four-wheelers, two-wheelers, auto rickshaws, taxis, buses and goods vehicles in Delhi up to the year 2020-21. Based on data from 1965-66 to 2005-06, the logistic model fits well in projecting the growth of four-wheelers and auto rickshaws, while in case of the growth in the number of two-wheelers, taxis, buses and goods vehicles, the Gompertz model is better. It is found that the total number of vehicles will be 11.71 millions in 2020-21 which will be nearly fifty per cent of the projected population of Delhi and out of these, 96 per cent will be private vehicles. This shows that there will be a rapid proliferation in the number of private four-wheelers during the next fifteen years with a decline in the relative share of two-wheelers. Similarly, the total number of commercial vehicles will increase from 0.28 million in 2005-06 to 0.5 million in 2020-21 with an increasing share of passenger vehicles and a decreasing share of goods vehicles. Now, motor vehicles being the worst air polluters apart from most energy intensive mode of transport, this growth of motor vehicles will pose a challenge to the policy makers, at the front of environment, energy consumption and parking.



# AN EXPLORATORY INVESTIGATION ON EFFECTIVE RISK HANDLING ATTITUDES OF TOP BUSINESS LEADERS IN RELATION TO THEIR APPROACHES TOWARDS INNOVATION

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#### **ABSTRACT**

Top business leaders are arguably different: in their innovation capabilities, strategy formulation and deployment as well as risk attitudes. The paper makes an attempt to research both quantitatively and qualitatively about the effective risk taking and handling attitudes as well as their innovation approaches. While analyzing such attributes, it was quantitatively confirmed that there is indeed a correlation existing between the two. This is also consistent with logic. There is always a risk which is taken and handled by the top business leaders in implementing something innovative, strategy implementation or product deployment in the form which has never existed before. Qualitative research establishes some deeper connections as well as some of the salient points. The key results of our exploratory research are important, especially for the HR, or R&D organizations, which are trying to recruit leaders and managers at the top management level in their organizations.



# AUTOMATIC INFORMATION COLLECTION & TEXT CLASSIFICATION FOR TELUGU CORPUS USING K-NN ALGORITHM

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#### **ABSTRACT**

Many algorithms have been implemented to the problem of Automatic Information Collection and Text Categorization. Most of the work in this area was carried out for the English corpus; on the other hand very few researches have been carried out for the Telugu corpus. In this project we have implemented the k- Nearest Neighbor (k-NN) algorithm, which is known to be one of top performing classifiers applied for the English text. The results show that k-NN is applicable to Telugu text.



#### RE-ATTEMPT CONNECTIVETY TO INTERNET ANALYSIS OF USER BY MARKOV CHAIN MODEL

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#### **ABSTRACT**

The need of internet is widely spread throughout the world. A large number of people are joining the user group everyday. Places where broadband facilities are not available, people are using dial-up based connectivity, specially in rural areas. This suffers from troubles of frequent non-connectivity and call-disconnectivity. A user leaves the computer terminal after multiple failure attempts of non-connectivity. Some hard-core and dedicated users of dial-up based connection re-joins the attempt process after being away for time being. If re-joining has some probability then this needs to study intensively. Naldi [2002] assumed that there are only two operators and developed a probability model. unfortunately, the consequence of failing to achieve the properties are harsh, mostly lost data, angry users, misuse data and safe, secure data. This paper is an attempt to analyse the rejoining probability by using a Markov chain model over consumer behavior and internet traffic sharing.



#### **FACTORIAL STUDY OF STUDENTS ATTITUDE TOWARDS TECHNOLOGY ENABLED ACADEMIC LEARNING**

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#### **ABSTRACT**

An attempt was made to develop a comprehensive scale for measuring students' attitude towards Technology Enabled Learning. A sample of 50 students whose age ranged between 19 – 21 was administered with 50 – items of the students' attitude towards Technology Enabled Learning. Results of the factor analysis show the outcome of five independent factors. They were labelled as: Self- Efficacy, Classroom Learning, Attitude Towards Technology, Learning Feasibility and Academic Achievement. Both Face and Content validities were established with the opinions of the experts in the field of investigation.



# ATTITUDE AND PERCEIVED IMPORTANCE TOWARDS WORK-LIFE BALANCE POLICIES: A COMPARATIVE EMPLOYEE ANALYSIS OF PRIVATE AND PUBLIC SECTOR BANKS

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#### **ABSTRACT**

Striking a balance between life and work is a daunting task for the employees of high pressure occupation like banking industry, irrespective of the fact that whether the bank is public sector or private sector one. The present study tries to look at the awareness, attitude, perceived importance and formalization of work-life balance (WLB) policies of employees in banking sector, both private and public sector banks. Conceptual framework of the study was developed and stratified random sampling technique was applied and a sample size of 122 taken. Questionnaire having five point Likert type scale, open and close ended questions was employed. Cronbach's alpha was applied as reliability statistics. Additional statistical methods engaged to analyze the data were descriptive statistics (Mean and Standard Deviation), chi square test, reliability statistics (Cronbach's Alpha), Analysis of Variance (ANOVA) and related procedures thereof like Multiple comparisons (Games-Howell test, Tukey HSD), Levene Statistics for Test of Homogeneity of Variances, Welch and Brown-Forsythe tests for Robust Test of Equality of Means. Findings suggest that employees perceive flexible work arrangements as most importance WLB policy; nonetheless their perception towards the implementation of work life balance policies in their respective organizations is negative. The study also revealed the extent of formalization of WLB policies in public sector and private sector banks and there were no written documents for the same in both the systems. The originality of the research paper is maintained from theory level to findings. Before embarking on the research the researchers had a clear vision, what were they about to do and in which manner. Background knowledge of the topic, review of related literature, formulation of theory, procedure, tools and instrument used and manpower used for the present research were used in untested ways in the universe of the study. The originality is upheld in the unprocessed data which was analyzed using the relevant software mentioned above, as the nature of data was primary. Needless to say despite of all the time and resource constraints, the study is unique as there is paucity of such studies in the NCR region, and we can say it is vastly unexplored. The study is bound to stimulate academic and scholarly pursuits. Lastly, it is stated that the results are open for review, counter review and discussions for further studies. The researchers would have much liked to carry on the study with bigger sample size and on a much bigger scale in terms of Universe of the study, though resource crunch did not allow it as the study was self sponsored. Variables like different hierarchy in the personnel employed in the banks can also be done in future researches. More hypotheses could also have been tested; nevertheless the present study can be used as a platform to develop and initialize further studies in the banking and allied sectors. The study can serve as a reference for prospective studies in this largely unexplored sector. The policy makers and human resource experts can take a leaf or two from the present study and design work-life balance policies which is appreciated by the over pressurized people working in banks so that they are motivated enough to serve the people and the nation.

#### **AUDIENCE AWARENESS AND MULTICULTURAL COMMUNICATION**

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#### **ABSTRACT**

Multicultural communication is gaining importance with the increasing globalization. Since borders are disappearing as companies merge with overseas companies, need for translating various marketing slogans into different languages is being felt. If this will not happen, it may result in miscommunication and misinterpretation. For instance, when Chevrolet tried to sell Nova to Spanish-speaking countries, it didn't work because in Spanish No-va means, "it does not go". Also when Pepsi used the slogan, "Pepsi Brings You Back to Life", it was translated quite literally in China which meant "Pepsi Brings Your Ancestors Back from the Grave". Such instances draw our attention towards the need to better assess how our audiences are going to interpret our messages. Audience awareness is always placed at a height when it comes to communicating effectively. This paper will take up the analysis of certain Indian advertisements where the stakeholders and the promoters of a particular product could not achieve the expected targets due to the misinterpretation of the advertisements by the audience leading to a negative response.



#### FINANCIAL ANALYSIS OF INDIAN AUTOMOBILE INDUSTRY

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#### **ABSTRACT**

Recent recession caused torrid impact on the financial performance of several industries worldwide. Most of them failed to confront with the market oscillations and produced crummy results. In the perfidious market conditions only that industry could remain resilient which is competent enough to make best possible use of assets and liabilities of organisation. In this context, Indian Automobile industry witnessed its worthiness to cope up the needs of precarious market. During last few decades it emerged out as one of the strong motors of Indian economy. However, in the recent year 2010-11 the sector faced some adverse changes in market which caused a significant downfall in the performance of many organisations. In this context, the present paper analyse the financial performance of seven monarchs companies of four-wheel segment (i.e., passenger car sector and commercial vehicle sector) of automobile industry for the period of 10 years from 2001-02 to 2010-11. It analyse the financial performance of selected units on the basis of 11 financial variables representing four different parameters viz., profitability, liquidity, managerial efficiency (activity) and leverage (long-term solvency) of the organisation. The paper also attempts to investigate whether the performance of different companies is similar to each other or is there any significant difference in that. It further assigns ranks to different companies on the basis of their performance and suggests some measures for the further improvement of the sector.



#### ANALYTICAL STUDY OF VARIOUS APPROACHES IN SERVICE QUALITY, DESIGN AND DEVELOPMENTS

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#### **ABSTRACT**

There have been various research studies undertaken by management experts and academicians in the field of services management to understand the dynamic nature of services as whole and service industry. All these studies help us to understand the intricacies of various services products. There are many concepts and theories are proposed on how to make services more profitable to the organizations. The very important factor in services management is to create more value to the customer by fulfilling the customer expectations. Through this paper an attempt is made to find out the various research approaches provided to analyze the service process, the various steps involve in service creations, the service delivery system, the service quality aspects, the customer expectations, services as customer experiences, the challenges in services creations and innovation etc.



# WORK – FAMILY ROLE CONFLICT OF WOMEN TEACHERS IN ENGINEERING COLLEGES IN TIRUCHIRAPPALLI DISTRICT

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#### **ABSTRACT**

"The myth of separate worlds" to describe a widely held assumption that work life and family life constitute two separate and non-overlapping worlds. Work and the family connected in many subtle and non-subtle, social, economic and psychological ways. The conflicts arising out of women performing double role in the home and at place of work makes sense only on the backdrop of this patriarchal-bourgeois concept of society according to which woman is defined by her biological functions. This is more true in the case of women employees in engineering colleges. In the modern world, the women employees in engineering colleges play an active role not only within their homes but also in society by taking up full-time carriers. The extra-role they play is either to meet their financial needs or to satisfy their inner urge to gain 'social identity'. The burden on the women employees in engineering colleges as a care taker of the family and as a full-time worker leads to conflict and problems. Work-family conflict has ever been the concern of individuals and Government as it leads to negative consequences like increased health risks, unsatisfactory parent roles, decreased productivity, tardiness, absenteeism, poor morale and the like. These negative consequences highlight the need for understanding the type of relationships that exists between work and family among women employees in engineering colleges. This study examines how the work-family conflict can lead to cause problems among women employees in engineering colleges. The impact of work - family conflict is analysed with the help of work-family conflict constructs like work involvement, work-expectations, family involvement, family expectations, work conflict, family conflict, work-family conflict, quality of work-life, quality of family-life and life satisfaction. The 200 women employees in engineering colleges in Tiruchirapalli City are selected on the basis of Random Sampling method to identify the work family conflict for the purpose this study. Each of the constructs is measured with the help of responses to relevant questions by adopting four point scaling technique. These questions are presented in the Questionnaire to elicit the work family conflict of the women employees in engineering colleges. After measuring the score value of each construct of work-family conflict, mean score value of each construct has been calculated for this purpose. In order to study internal consistency of 10 constructs of work-family conflict, Standard Deviation Technique has been applied. The values of Standard Deviation of each construct have been calculated and compared with different level of work family role conflict. Further, an attempt has been made to analyse the relationship among the constructs, Correlation Coefficient Technique has been adopted and compared with different levels of work family conflict under study. The work-family conflict is analysed by comparing the mean score values of work-family conflict constructs and by comparing the internal consistency of work-family conflict constructs. On the basis of the findings of the study, suitable suggestions for reducing work family conflict are made.



#### INTERROGATION OF PACKAGING AND ADVERTISING

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#### **ABSTRACT**

Packaging is an activity which is concerned with the protection, economy, convenience and promotional consideration. Packaging is the general group of activities in designing the containers or wrappers for the products. It is fifth p of production mix. This research utilized a focus group methodology to understand consumer behavior toward such products. The challenge for researchers is to integrate packaging into an effective purchasing decision model, by understanding consumer's behavior towards the packaging of FMCG products. When consumers search for and process information in-store, the product's package can contain relevant and useful information for the consumer. Product packaging forms the end of the 'promotion-chain' and is close in time to the actual purchase and may therefore play an important role in predicting consumer outcomes. Packages also deliver brand identification and label information like usage instructions, contents, and list of ingredients or raw materials, warnings for use and directives for care of product. Finally the researcher found through survey that packaging and advertising plays a vital role in building good image for the company. Can earn huge market share, not only because of packaging and advertising but quality and quantity too. Packaging induces the consumer to have a try on it but it is quality which retains them for life longer. It is highly advisable that the manufacturer can go for innovative packaging but they should adhere to the quality and quantity too.



#### A COMPARATIVE STUDY OF THE DOT.COM CRISIS AND THE SUB-PRIME CRISIS

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#### **ABSTRACT**

The global economy has been affected because of the sub-prime crisis which has brought about serious damage to the economic system across the world. The collapse of "tech boom" in 2000, also called the dotcom crisis and the incident of 9/11 bombing of the World Trade Centre grew more concerned about the downturn of US economy. To prevent the situation from worsening in 2001, US Federal Reserve Board dropped the key interest rate from 6.5% to 1% and kept it for a year and then gradually raised it. This led to the result of "subprime" mortgages where lending was at higher rates to the people who would normally never qualify for lower cost prime loans. The growth of the subprime industry is largely attributable to the increase in securitization. These securities, which have high risk, were then repackaged and sold to investors globally which led to the subprime crisis. The immediate agenda for every nation that is affected by this crisis is to tackle it efficiently and also to take steps to avoid such crisis in the future. Thus, it becomes important to study the similarities and dissimilarities in the dotcom and subprime crisis. A study on the movement of certain variables, like the interest rate, money supply, inflation rate, stock market index, etc., is likely to throw some light on how to avoid such risks in the future. This study focuses on the causes and effects of the recent sub-prime crisis and compares it with the causes and effects of the dotcom crisis of 2000 and offers certain suggestions to avoid such crisis in the future.



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