

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- 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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# THE EFFECT OF LEADERSHIP STYLES ON THE FUNCTIONAL PERFORMANCE OF EMPLOYEES IN PUBLIC INSTITUTIONS (AFIELD STUDY/ IRBID GOVERNORATE)

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## ABSTRACT

*This study aims at recognizing and understanding the role that the manager plays through out the difference between leadership styles (Autocratic, Democratic, Participatory, Balanced, And Dictatorial) concerning a sample of public institutions employees. The study sample consists of (100) employees, was taken randomly, work in public institutions in Irbid governorate. Many results have been concluded after applying the statistical analysis; the most important of which are: There is an average level of practicing the five leadership styles (Autocratic, Democratic, Participatory, Balanced, Dictatorial) in the public institutions in Irbid governorate. Also there is a positive correlation statistically indicative at the function level of ( $\alpha = 0.05$ ) between work functionality and (Autocratic, Democratic, Participatory, Balanced, Dictatorial) leadership styles in public institutions. The study recommends taking into account the principle of efficiency and equality of opportunities during the distribution of leadership positions for employees in public institutions and supporting the unity of human work in Jordan public institutions.*

**EFFICIENCY OF INDIAN STOCK MARKET: EVIDENCES BASED ON STOCK SPLITS****SULTAN SINGH****DEAN****DEPARTMENT OF BUSINESS ADMINISTRATION****CHAUDHARY DEVI LAL UNIVERSITY****SIRSA****KUMARI SAPNA****ASST. PROFESSOR****DEPARTMENT OF FOOD BUSINESS MANAGEMENT AND ENTREPRENEURSHIP****DEVELOPMENT****NATIONAL INSTITUTE OF FOOD TECHNOLOGY ENTREPRENEURSHIP AND MANAGEMENT****KUNDLI****ABSTRACT**

Stock split remains one of the puzzling anomalies in the behaviour of stock prices and stock liquidity since they are only numeraire changes in stock price denominations that have no impact on investors' fraction of equity ownership. Stock splitting is a device for managers to signal their highest earnings potential to financial markets. Due to this cosmetic feature, it persuades to check out whether stock market reacts positively or not. Since the publication of the paper of Fama, Fisher, Jensen and Roll (1969) that investigate the share price performance of splitting firms, many hypotheses have emerged and empirical studies have been conducted to explain the puzzling market reaction to stock splits. The present study aims to examine the efficiency of Indian stock market around stock splits announcement in India during the period 2006-07 to 2009-10. A database of 309 observations by complete enumeration method has been constructed, which reduced to 219 observations after implementing the criteria. The event study methodology has been used for calculating the abnormal returns by using Sharpe Single Index Model and CAPM and further, two methods i.e. percentile method and the paired t-test for means has been used to examine the impact of announcement on liquidity. The results indicate that CAARs has been found significant around announcement date. The study found mixed results regarding liquidity aspect. In percentile method, turnover, traded quantity, number of transactions has increased only in few companies during periods under study but the results of the paired t-test for are contradictory to above results.

## DEALING WITH PROBLEMS AND CHALLENGES OF E-GOVERNANCE IN BANGLADESH

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### ABSTRACT

*In the recent era, the application of Information & Communication Technology (ICT) in the Government of Bangladesh has got a remarkable development, though it still is in its vestigial stage. Reforming public administration organizations and delivering an efficient and cost effective service are one of the staple concerns of Government, since Government has been observing the utmost development in ICT sector around the world for years. E-governance is the effective use of Information & Communication Technology (ICT) that tends to improve the system of governance. It is a network of organizations to include government, nonprofit and private sector entities that hopes to provide better services to the citizens. Lately Bangladesh has given high priority in applying e-Governance, as the country realizes it to be the only mean of scattering Information Technology to the common people. Developments in e-Governance will provide better opportunities to exploit the power of Information and Communication Technology (ICT) in order to get the way of governance reactive, inexpensive, and all-embracing. To date, various technologies have been applied to support the unique characteristics of e-government, including electronic data interchange, interactive voice response, voice mail, email, web service delivery, virtual reality, and key public infrastructure. This paper will discuss about the basic problems and visual percepts of e-Governance in Bangladesh.*

# **A STUDY OF THE IMPACT OF URBANIZATION ON AGRICULTURE CROPPING PATTERN**

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## **ABSTRACT**

*Urbanization is the common trend in these days, urban area expansion directly affect rural and agriculture cropping pattern. In this study, which is based on primary data, the data is collected from a village in Hassan district, Karnataka where majority of the farmers were growing paddy as the main crop. This work observe that expansion of urban area attracts the agriculture laborers and small farmers and these people instead of migrating completely to cities shift to changing cropping pattern which is suitable to work in urban area. These job seekers work and earn in urban area comfortably without discontinuing their farming activity with family members. This type of changing crop pattern helps to improve the socio economic condition of the job seekers.*

# LANDSCAPING DISABILITY EDUCATION IN INDIA: A STUDY OF NORTH INDIAN CITY

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## **ABSTRACT**

*In India despite a large number of initiatives by central and state governments and variety of activities & programmes undertaken by the Non-Governmental Organisations (NGO), Persons with disability (PWD) continue to live an undignified life. The objective of our study was to bring in light the problems faced by institutes working in the area of disability in Chandigarh and Panchkula. We conducted survey in months of June and July 2013 with the help of self-prepared questionnaire. List of all the institutes was prepared. A brief tour of the institutes and an assessment of their pedagogy and vocational training was undertaken. A questionnaire consisting of 22 questions was prepared and the head of the institutes interviewed. Report was prepared on Microsoft Word and for quantitative analysis and chart preparation, Microsoft Excel used. Most of the institutes are working for more than 15 years and catered to the needs of mentally challenged children, with few dealing with various other categories of disabled children. Financial constraints, lack of awareness and counselling, social and religious prejudices, working parents, frequent transfers, inability to accept child's condition, make parents unable to co-operate with school authorities detrimental to the growth and upbringing of such child. The institutes working in the area of disability were giving their best, but lack of cooperation from parents and government hampered their programme activities. We the general public should come forward for the cause of this vulnerable section of the society. Given a chance PWD's are no less than the normal strata of any society. This would be possible if they receive timely interventions, vocational training proper education and guidance, which in turns is the prime responsibility of the institutes.*

## **ORGANIZATIONAL ROLE STRESS AND JOB SATISFACTION IN BANK OFFICERS: A STUDY**

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### **ABSTRACT**

*Modern complex organizations involve task specializations and human beings are placed in different organizational roles. Sometimes people who are placed in different jobs and roles may have a feeling of meaninglessness, powerlessness, and dissatisfaction. Consequently people may experience stress. Stress in general terms refers to the pressures people feel in life. It is a condition of strain on one's emotions, thought processes and physical conditions. Stress experienced at the work place may have an origin from role related factors. Stress is not necessarily bad in itself up to a moderate level as it enhances the motivation and performance of the individual; however, if stress is excessive, and prolongs over a long period of time it leads to dissatisfaction. It has been observed high stress reduces job satisfaction of the employees and hampers their growth in development. The present study examines the relationship between organizational role stress and job satisfaction amongst officers.*

# FINANCIAL PERFORMANCE ANALYSIS OF BHARAT PETROLEUM CORPORATION LIMITED

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## ABSTRACT

*Oil & Gas is one of the most important sectors contributing to the economic development of a country. The production and consumption of oil & gas in a country has become a barometer of its growth and prosperity. As per the record of Ministry of Petroleum, over the years Indian petroleum industry has played an influential part in triggering the speedy expansion of the country's economy by contributing 15% in the total GDP. Bharat Petroleum Corporation Limited is second largest state-owned oil and gas company, with Fortune Global 500 rank of 272 (2011). As the name suggests, its interests are in downstream petroleum sector. It is involved in the refining and retailing of petroleum products. Financial performance analysis is essential for every firm/company to evaluate its performance in all financial aspects. It is the process of identifying the financial strength and weakness of the firm/company and a tool to compare with industry's financial health. The analysis of financial performance of the firm/company can be carried out with the help of ratio analysis. The ratio analysis is a powerful tool for the analysis of the financial performance of the firm/company. It indicates the effectiveness of long term as well as short-term financial policies of the firm/company. Financial Performance of Bharat Petroleum Corporation Limited and its financial position can be well judged by profitability ratios (Gross profit ratio and Net profit ratio), liquidity ratio (Current ratio and Quick ratio) and Solvency ratio (Debt-Equity ratio, Debt to Total Assets Ratio and proprietary ratio). The study is based on secondary data collected from the Annual Reports of the company (BPCL), Annual Reports of the Ministry of Petroleum and other secondary sources.*

# ACTIVE LEARNING THROUGH THE INTEGRATION OF 3D VIRTUAL ENVIRONMENT

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## ABSTRACT

*Information and Communication Technologies can be important in the process of adapting to the new demands, as they have the potential to make learning resources more accessible, to allow a greater degree of individualisation and to make the learning process a more active one. This article focuses on how to design and develop the active learning environment. Active learning is the learning strategy that encourages students to interact and think by working on a problem-solving activity in order to develop their knowledge and experiences. By using 3D virtual learning environment corresponding to an instructional design methodology called ADDIE, the active learning environment is created. The proposed active learning environment consists of Simulation, Problem Solving, Game, Self-Assessment, and Animation. We believe that when students study in the active learning environment, they can fully understand the content through the learning components.*

## **A THEORETICAL REVIEW OF LITERATURE ON JOB SATISFACTION**

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### **ABSTRACT**

*In an organization ,the first and foremost requirement is employee's satisfaction in all the spheres and areas of the concern. Job satisfaction results when the quality needed for a particular job and the qualities of an individual are fitting in. This paper is a review of selected literature on Job satisfaction and its relation with Motivational theories. The satisfaction or dissatisfaction from the job leads to the psychological problem of morale. The review includes qualitative as well as quantitative studies that have been conducted in order to identify job satisfaction of the employees.*

## **A STUDY ON FACTORS THAT INFLUENCE CUSTOMERS TO ADOPT INTERNET BANKING SERVICES**

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### **ABSTRACT**

*Internet banking refers to the use of technology, which allows customers to perform banking transactions electronically without visiting a brick and mortar institution. Up gradation of technology, innovation and modernization are the key factors of having excellence over others in banking sector. The purpose of the research is to determine the factors influencing adoption level of Internet banking by the bank customers in Tiruchirappalli District. There are ten factors compiled into a structural model to explain the customer's adoption level of internet banking i.e. awareness of service, security, cost, computer self efficacy, keenness to change, perceived usefulness, perceived ease of use, trust, attitude and adoption intention. The data were collected using convenience-sampling method by randomly taking all the bank customers that have using Internet banking in Tiruchirappalli District. The data collected was analysed by use of frequency, percentage, means and correlation.*

**NEED OF FINANCIAL INCLUSION FOR INCLUSIVE GROWTH**

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**ABSTRACT**

*The arrival of the country in the global stage after post reform period witnessed transformation of the economy in to a high growth plane. A lack of inclusive growth can result in real or perceived inequalities, which has its own social ramifications. For economics growth of a nation it requires inclusiveness of all sections of the society. Inclusiveness – a concept that encompasses equity, equality of opportunity, and protection in market and employment transitions – is an essential intergradient of any successful growth strategy. Financial inclusion is integral to the inclusive growth process and sustainable development of the country. Financial inclusion facilitates economic transaction, improvement of life; provide banking and financial services to all people in a fair and equitable manner at affordable cost. Financial inclusion is one of the most important remedial and proactive measures that can be used to ensure inclusive growth. The present paper presents the importance of inclusive growth, the significance of financial inclusion, the opportunities and challenges that lie in the path of financial inclusion.*

## **CEMENT INDUSTRY: SCOPE FOR DIFFERENTIATION**

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### **ABSTRACT**

*Indian Cement Industry is the second largest in the world after China. The industry transformed from a seller's market to buyers market in view of the liberalisation in the industry. Cement is generally considered to be a commodity but the number of brands in the Indian Cement industry have increased after total decontrol in 1989. There has been an attempt by various firms to differentiate the brands on various factors.. This article through literature review in Marketing and industry reports from the Cement Industry illustrate the various factors for differentiating cement..*

## **WHAT THE INDIAN MUSLIMS THINK ABOUT ISLAMIC FINANCE: AN EMPIRICAL STUDY**

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### **ABSTRACT**

*This research investigates the opinion of Indian Muslims about Islamic finance. the study is based on the empirical data collected from 609 respondents among the Muslims in India. The results suggest that Muslims in India emphasise the role of religious and ethical values in Islamic finance over the commercial values.*

**STRUCTURAL CHANGE IN EASTERN STATES OF INDIA**

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**FATEHGARH SAHIB**

**ABSTRACT**

*Structural change refers to a long-term shift in the basic structure of an economy which is often associated to growth and economic development. The present paper attempts to study structural change in addition to certain socio-economic indicators in the eastern states of India. Time period of the study is from 1980-81 to 2010-11. A unique feature of structural transformation in these states has been a decrease in the share of primary sector in the NSDP and an increase in the share of tertiary sector. The process of urbanisation was found in all regional economies with West Bengal showing the highest figures. Next was Jharkhand followed by Orissa and Bihar both showing the lowest figures. Some extent of inequality was also found in the eastern states with urban inequality being greater than rural during all points of time. Bihar showed the lowest value of Ginni Co-efficient both in the rural as well as the urban sector. West Bengal performed well in the socio-economic indicator of population below poverty line by having the least level of poverty among the Eastern states. In case of demographic indicators of sex ratio, Orissa and in literacy rate, West Bengal has shown the highest figure while Bihar faired the poorest in both the indicators.*

**INNOVATION AND ENTREPRENEURSHIP IN KNOWLEDGE BASED ECONOMY**

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**ABSTRACT**

*In the modern era of new knowledge economy, innovation and entrepreneurship activities are considered to be some of the most important factors influencing economic development, both in national and international level. The paper attempts to define the main factors which determine the innovation and entrepreneurial capability of a country and to investigate the implications on economic growth, namely, to which extent economic development depends on the presence of an environment favorable to innovation, based on the endogenous development capabilities? This paper attempts to examine the role of entrepreneurship and those of innovation activities (technical change, research and development and diffusion of technology) and the effects of economic growth process. The quality of human capital is a key contributor to innovation and economic development and is becoming all the more important in the contest of the knowledge society. As trade in services and information grows, the economy of today will increasingly call for employees with new skills and competencies beyond those in the traditional economy. Therefore, an efficient education system, adapted to the needs of the labor market, and the improvement of skills and employability are crucial to continued economic growth and increased employment.*

## **A STUDY ON SAVING AND INVESTMENT METHODS OF SCHOOL TEACHERS IN BIDAR TALUKA, KARNATAKA**

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### **ABSTRACT**

*The present paper enlightens the saving and investment methods adopted by school teacher. The study carried in the month February 2013 covering Bidar Taluka of Karnataka state. Mainly five objectives were structured and with the help of questionnaire method information were collected from the Teachers of the Government, Aided, and Private primary and high schools. The collected information tabulated by using simple calculations and presented result by using graphs and tables.*

# USE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) PRODUCTS AND SERVICES IN UNIVERSITY LIBRARIES OF TIRUPATI (A.P.): AN ANALYTICAL STUDY

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**P.V.K.K INSTITUTE OF TECHNOLOGY**  
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## ABSTRACT

*The present study has been undertaken with an attempt to evaluate the use of Information and Communication Technology (ICT) products and services made available in the Tirupati (A.P) University Libraries amongst the P.G students of Science and Technology with special reference to Sri Venkateswara University, Sri Padmavathi Mahila Viswa Vidyalyam, Acharya N.G. Ranga Agricultural University and Rastriya Sanskrit Vidyapeeth which represent truly population. For that purpose, survey method has been adopted by the investigators, which comprises of administration of questionnaire, observation of the participants, and interview of some of the participants for knowing the opinion of the respondents in respect of use of ICT) products and services for their academic and research activities.*

## EMOTIONAL INTELLIGENCE AND THINKING STYLE IN ORGANIZATIONS: A COMPARATIVE ANALYSIS

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### ABSTRACT

The study followed a 2x2 factorial design of research taking junior and senior employees from two sectors: industry and service. The sample consisted of 120 employees from L & T and IIPM, Kansbahal. In each subgroup, there were 30 respondents (N=120). The objectives were to assess communication styles, emotional intelligence level and thinking styles of employees across sectors and levels. Standardized measures were administered. The findings revealed that employees from industry showed higher degrees of EI than employees of service sector. Age and work experience influenced communication styles, thinking styles and EI. The senior employees used more of analysis and collaboration as their preferred thinking styles as compared to junior employees. Appraisal of positive emotions, emotional facilitation and goal-orientedness, and, interpersonal skills and flexibility as EI facets were valued more than the other two EI factors by all the four subgroups. Junior employees did not use much of imagination as a preferred thinking style in both types of organizations. Correlations indicated a significant relationship among thinking style, EI and Communication Styles. Employees using more of assertive Communication Style seem to have higher emotional intelligence and seem to use more of implementation and collaborative thinking style than employees using more of non-assertive and aggressive communication style. The study implicates that further research could be undertaken using multivariate factorial designs of research to explain and unravel the dynamics of organizational health and organizational effectiveness.

**ENTERING INTO INDIAN RETAIL SECTOR**

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**ABSTRACT**

Indian retail sector is going through a transformation and this emerging market is witnessing a significant change in its investment pattern. Retailing in India is receiving global recognition and attention. It is not just the global players like Wal Mart, Tesco and Metro group are eyeing to capture the pie of this market, but also domestic corporate giants like Reliance K Modi, Aditya Birla Group and Bharti Group too are at some stage of retail development. Reliance announced that it will invest \$3.4billion to become country's largest modern retailer. The retail aim of Aditya Birla Group aims to be an USD 2.5 billion entity by 2017-18. Historically, retailing was carried out in traditional store format, with minor non-store variations like catalogue selling, direct selling and tele-marketing till last decade of twentieth century. But the last decade witnessed a wide metamorphosis in the retailing market. Propelled by growth in technological innovations, mainly World Wide Web the retail industry is evolving to serve the more convenience and value seeking shoppers. As a result, retailers are venturing into multi-format structure to deliver higher value proposition to the shoppers. But an issue of current interest is whether Indian retail sector is contributing a good share in GDP of the country or not? Also the issue is whether the retail sector is growing in organized format or not? Considering all the facts this paper brings forth a few conceptual issues that may help in building a new road for this sector.

## MEASURING FINANCIAL STRENGTH OF A TEXTILE COMPANY BY 'Z' SCORE MODEL: A CASE STUDY

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### ABSTRACT

Finance is the significant facet of every business. Financial analysis is an aspect of the overall business finance function that involves examining historical data to gain information about the current and future financial health of a company. Financial analysis can be applied in a wide variety of situations to give business managers the information they need to make critical decisions. Therefore it is important to monitor the financial position and strength of a company through its financial statement, which throws light on the operational efficiency and financial position of the company. The prediction and prevention of financial distress is one of the major factors, which will help to avoid bankruptcy. Ratio analysis is widely used tool in assessing the performance of a firm in respect of liquidity, profitability and growth. This study was undertaken with a view to assess the financial strength of Siyaram Silk Mills Ltd for five financial years 2007-08 to 2011-12 through the method of ratio analysis. The Z score model has been adopted for analysing the financial strength of the company. The study reveals that financial strength of Siyaram Silk Mills Ltd is healthy and future in this situation is uncertain to predict as per Altman guidelines of Z score.

# ANALYSIS OF RECRUITMENT AND SELECTION PROCESS AT SBI LIFE INSURANCE COMPANY LIMITED

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## ABSTRACT

Successful employment planning is designed to identify an organization's human resource needs. Once these needs are known, an organization will want to meet them. Organizations have to recruit people with requisite skills, qualifications and experience, if they have to survive and flourish in a highly competitive environment. To be effective, they need to tap all available sources of supply, both internal and external. Recruitment provides a pool of applicants for selection. Selection is much more than just choosing the best candidate. It is an attempt to strike a balance between what the applicant can and wants to do and what the organization requires. Successful selection activities entail a lot of careful planning and careful thought. The Selection process is composed of steps, each of which provides decision makers with information that will help them predict whether an applicant will be a successful job performer. One way to conceptualize this is to think of each step as a higher hurdle in the race. The applicant able to clear all the hurdles wins the race and the job offer. The purpose of the study is to understand the recruitment and selection process of SBI Life Insurance Company and its efficiency. The data gave knowledge about loyalty & their opinion about SBI Life Insurance. Information was collected using questionnaire from 30 respondents. The information about various attributes & factors was collected. All the data collected was filtered & analyzed, represented in the form of graphs & charts. It is found that most of the recruited people are aware of the insurance sector and the people who are not aware of the insurance sector are made aware through the training before sitting for the test.

**STRUCTURAL CHANGE IN WESTERN STATES OF INDIA**

**TINA SINGH**  
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**MATA GUJRI COLLEGE**  
**FATEHGARH SAHIB**

**ABSTRACT**

*Structural transformation is a gradual change in the basic structure of an economy. It is linked with the development process and prevails in mostly all economies of the world. The present paper attempts to study structural change in addition to certain socio-economic indicators in the western states of India. Time period of the study is from 1980-81 to 2010-11. A distinguishing characteristic of structural change in these states has been a decline in the share of primary sector in the NSDP and an increase in the share of secondary and tertiary sectors in the NSDP. Urbanisation, an important indicator of structural transformation was found in all western states but in varying levels. It was highest for Maharashtra initially and was taken over by Goa in the succeeding years, whereas Rajasthan showed the least rate of urbanization throughout so much so that it showed figures below the All India level at all points of time. Some degree of inequality was also found in the western states with urban inequality being greater than rural during all points of time. Highest level of inequality was found in Maharashtra majority of time. Gujarat, Rajasthan and Goa interchangeably showed the least levels throughout the time period. The socio-economic indicator of population below poverty line has witnessed Goa performing well by showing the least rates amongst the rest of western states. In the demographic indicators of sex ratio and literacy, Goa has performed much better than rest of states in the West in both the indicators.*

# PSYCHOLOGICAL WELL-BEING OF NIGERIAN NON-ACADEMIC STAFF AS A CONSEQUENCE OF ATTITUDES TOWARD SAVINGS, MONETARY INVESTMENT AND COOPERATIVE LOANS

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## ABSTRACT

*This study investigated psychological well-being of Nigerian Non-Academic Staff as a consequence of attitudes toward savings, monetary-investment and Cooperative-loans. Survey Research Design, Purposive and Convenience Sampling Techniques were adopted with a sample of 230 male and female participants. Participants were administered a structured questionnaire. Five hypotheses were tested. Results showed that attitude towards savings, co-operative loans and monetary-investments jointly influenced psychological well being ( $R^2 = .226$ ;  $F(3,225)=23.17$ ;  $P<.01$ ). Attitude towards savings and co-operative loans independently influenced psychological well-being at  $t=3.24$ ;  $\beta=.210$ ;  $P <.05$  and  $t= 6.04$ ;  $\beta=.358$ ;  $P <.05$  respectively. However, attitude towards monetary investment did not independently influence psychological well-being at  $t=1.55$ ;  $\beta=.101$ ;  $P >.05$ . Similarly, there was no significant difference between the mean scores of male and female respondents in terms of their psychological well-being, at  $t(207) =1.38$ ;  $p >.05$ . Also, there was no significant difference between the mean scores of senior staff and junior staff in terms of their psychological well-being at  $t(147) =-.089$ ;  $p >.05$ . Moreover, income and educational-qualification did not jointly influence psychological well-being ( $R^2 =-.008$ ;  $F(2,227)=.107$ ;  $P>.05$ ). Also, there was no significant independent influence of income and educational-qualification on psychological well-being at  $t= -.442$ ;  $\beta=1.667$ ;  $P >.05$  and  $t=.195$ ;  $\beta=1.714$ ;  $P >.05$  respectively. Similarly, age and marital-status did not jointly influence psychological well-being ( $R^2 =-.001$ ;  $F(2,227)=1.065$ ;  $P>.05$ ). Finally, age and marital status did not independently influence psychological well-being at  $t= -.778$ ;  $\beta=-.067$ ;  $P >.05$  and  $t=-.446$ ;  $\beta=-.038$ ;  $P >.05$  respectively. Hence, it was recommended that, managers in all sectors should incorporate in their organizational budgets, adequate training fund to sponsor employees on finance and well-being management training programmes.*

## **AN OVERVIEW ON THE EXPORTS-IMPORTS TREND IN CROSS-BORDER TRADE THROUGH NATHULA PASS, SIKKIM**

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### **ABSTRACT**

*The prime objective of present paper is to analyse the Cross-border trade through Nathula Pass in Sikkim State. Nathula pass route in Sikkim is one of the three open trading border posts of India in the Himalayan Mountain. It is the oldest Pass from Sikkim to Tibet. The reopening of Nathula Pass for trade between India and China on 6<sup>th</sup> July, 2006 gave the way to more benefits to India through trade. The Agreement between two Governments has declared 36 items for exports and 20 items for imports. The data obtained through secondary sources represents that the exports of Indian goods to China is more than imports. It has increased from 8.87 Lakhs in 2006 to 4.02 Crores in 2010. The import has decreased from 10.83 lakhs in 2006 to 2.96 lakhs in 2009 and Nil in the year 2010 against 4.02 crores of export. With the increasing trend in the volume of export of goods from India to China, we can state that the cross-border trade through Nathula Pass is in the favour of India. Further, for more growth in trade through Nathula and thereby more benefit, facilities like better transportation system, warehouses, inspection posts, proper weights and measures, surfaced roadway, accommodation facilities to the people i.e., both trades and tourists, and good opportunities for traders should be provided.*

## **BENEFITS ASSOCIATED WITH BRAND LOYALTY IN THE PURCHASE OF SILK SAREES AMONG WOMEN CUSTOMERS IN THE CITY OF BANGALORE**

**SHEETHAL JOSE**

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### **ABSTRACT**

*Indian women are known for the way they dress and silk sarees add to their elegance. With changing social and economic conditions, dressing styles of Indian women have changed. When looking forward to a grand occasion women tend to wear silk sarees. The traditional golden 'Zari' silk sarees have given way to other varieties. Brand loyalty, celebrity endorsement also fascinate the customer while making the purchase decisions. From literature review tangible variables (design, colour combination, price, texture, family tradition, heaviness of the saree and original zari) and intangible variables (peer influence, celebrity, quality, place of make, brand name, status, trust and uniqueness) were identified for store loyalty. The objectives of the study are: To identify the tangible and intangible benefits associated with the brand during the purchase of silk sarees and to learn the purchase pattern and the factors influencing the purchase of silk sarees. Survey technique was used where by questionnaire was administered to 141 women in Bangalore city. Most of the respondents filled their questionnaires after the purchase of silk sarees from the shops. Inputs from whole salers, branded shop owners and owner of home based boutiques are also added to the study. In a city like Bangalore, women spend on clothing and hence main driving point to any store is quality and variety and that is what this study has proved. Traditional form of advertising like TV commercials and word of mouth is still bringing business and internet advertising for silk sarees is in nascent stage.*

# EFFECT OF PSYCHOSOCIAL FACTORS ON CAREER AND JOB SATISFACTIONS AMONG ADMINISTRATIVE STAFF OF NIGERIAN HIGHER INSTITUTIONS' HOSPITALS

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## ABSTRACT

*This study explored the effect of organizational-based self-esteem and coworker's relationship on job and career satisfactions among administrative staff of Nigerian higher institutions' hospitals. Quasi-Experimental Research Design, Purposive and Convenience Sampling Techniques were adopted with a sample of 234 male and female participants. The participants were administered a structured questionnaire. Four hypotheses were tested using univariate analysis of variance and multiple regression analysis. Results showed that, organisational-based self-esteem did not affect career satisfaction ( $F(1,230) = 19.98, p < .05$ ), and job satisfaction ( $F(1,230) = 154.28, p < .05$ ). Coworker's relationship did not affect career satisfaction ( $F(1,230) = 255.40, p < .05$ ), and job satisfaction ( $F(1,230) = 20.72, p < .05$ ). Organisational-based self-esteem and coworker's relationship interactively affected career satisfaction ( $F(1,230) = 144.28, p < .05$ ), and job satisfaction ( $F(1,230) = 270.96, p < .05$ ). Pay, job-position, education, working-experience, marital-status, gender and age jointly contributed to career satisfaction ( $R^2 = .809; F(7,222) = 9.53, p < .05$ ), while Pay ( $\beta = .239; t=10.17; p < .05$ ), job-position ( $\beta = .251; t=9.72; p < .05$ ), and working-experience ( $\beta = .168; t=8.27; p < .05$ ) independently predicted career satisfaction. Similarly, job-position, education, working experience, marital-status, gender and age jointly contributed to job satisfaction ( $R^2 = .844; F(7,222) = 26.99, p < .05$ ), while Pay ( $\beta = .506; t=7.02; p < .05$ ), job-position ( $\beta = .343; t=8.39; p < .05$ ), education ( $\beta = .165; t=9.22; p < .05$ ) and working-experience ( $\beta = .262; t=10.08; p < .05$ ) independently predicted job satisfaction. It was therefore recommended that, health institutions' management should adequately address the issues of employee job and career satisfactions in respect of the effect of psychosocial factors involved.*

# STATUS, PROBLEMS AND PROSPECTS OF REMITTANCE INFLOW IN BANGLADESH

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## ABSTRACT

*The remittance is the largest external sources of fund for the developing countries to get access to the foreign currency. The main purpose of this report is to show the trend of foreign remittance growth and to identify the problems & the prospect of remittance inflow in Bangladesh. The report shows the size and growth of remittance inflow to Bangladesh for the last few years, which also shows the country wise trend of the remittance inflow to Bangladesh. The analysis found that the flow of the unskilled migration is higher migration of skilled and professionals from Bangladesh, among the unskilled workers most of them goes to Middle East. According to the data most of the remittance of Bangladesh comes form Saudi Arabia, UAE, UK, Kiewit, USA and Malaysia. The report shows some of the problems of the remittance inflow like strict rules and regulations, hundi, illegal way of sending remittance, lack of exchange house in abroad, migrations more unskilled workers, depending on outside financial environment, and also proposes some solutions for those problems.*

# AN EMPIRICAL STUDY ON ATTITUDE AND KNOWLEDGE OF UNIVERSITY STUDENTS TOWARDS ENTREPRENEURS AND ENTREPRENEURSHIP: PERSPECTIVE OF BANGLADESH

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## ABSTRACT

*This article explores entrepreneurial attitudes and knowledge among potential entrepreneurs in Bangladesh. The main objective of this study was to investigate the attitudes and knowledge of final year university students' towards entrepreneurs and entrepreneurship. The study surveyed final year students across the various schools on the attitudes and knowledge of entrepreneurship. It also investigated the attitudes and knowledge of entrepreneurship from a gender perspective. For data collection the descriptive survey was employed from a purposive sample of five schools and/or departments. The sample size was 500 students from all the five schools and/or departments at various public and private universities located in Dhaka, Bangladesh. The majority of students showed generally positive attitudes towards entrepreneurship at all the universities. They indicated that entrepreneurship education is crucial. All students showed a sense of social responsibility by suggesting that business owners should give back something to the community beyond providing employment. They believe entrepreneurship might be the quest for success. It was argued that attitudes towards entrepreneurs and entrepreneurship are important determinants for future entrepreneurial activity. Therefore, they showed interest in starting up their businesses soon after graduation, although males were more inclined than female students to start up a business after graduation.*

# ANALYSIS OF THE EFFECTS OF MICRO CREDIT ON RURAL HOUSEHOLD INCOME: EVIDENCE FROM RURAL MICROFINANCE PARTICIPANTS IN EASTERN TIGRAY, ETHIOPIA

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## ABSTRACT

*This paper evaluates the impact of micro credit program participation on household income. It also addresses whether gender specific participation matters or not. The study uses panel data collected by MU-IUC in two years difference. The study employs quasi experimental techniques. Specifically, Difference in Difference (DD) approach for impact analysis was used. This approach handles the time invariant bias. Accordingly, the study finds that micro credit participation significantly improves the income of poor people living in the rural areas of Eastern Tigray, Ethiopia. The result portrays that, on average total consumption expenditure increases by 35% for the participants when compared to non participants at 5 percent significance level. It seems this result is by far greater from the studies taken in Bangladesh and some other studies in Ethiopia. The following possible reasons are worth mentioning: First, majority of the respondents are living below poverty line and providing micro credit largely improves farm output and therefore their income. Secondly, we could not capture the effect of other programs such as productive safety net program. A detail of our justification is presented in the empirical part. On the other hand, the study found out women specific participation does not have significant effect on household income. Rather micro credit program has a large effect on household income when men are the program participants. However, in areas where men have control over resources and make vital decisions, comparing the heads of the families may not give a clear image regarding gender specific performances. This has good policy implications for the policy makers and donor agencies. Policy makers have to focus on enriching the poor rural community in terms of micro credit. There is also a need to bring women to micro credit and this can happen by synchronizing microfinance and other stakeholders.*

## **SICKNESS IN MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA: AN OVERVIEW**

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### **ABSTRACT**

*Industrial Sickness is the key event of modern industrial age. Incidence of Industrial Sickness is a continuous process some units in a particular industry will be running sick even if the industrial climate is favorable from all points of views process and at some point of time. As in a society, some are healthy, some are of medium health and some are sick and others are recovering from sickness. And the same is the case with the industries also. Continuous sickness in an industry leads to closure. Hence advance actions should be taken to avoid closure. As soon as the sickness of the industry is visible prompt actions should be taken. The paper is an attempt to explore the amount of Sickness in Small Scale Industries in India.*

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