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PSYCHOLOGICAL CONTRACT: A REVIEW OF CONCEPT, FORMATION AND MUTUALITY DEBATE

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ABSTRACT

The psychological contract is a frequently deployed construct to examine the dynamics of the employee employer exchange relationship. While there is consensus that the contract comprises employee and employer beliefs regarding this relationship, the various belief types are not conceptually well-defined and understood. Over time, the contract has been conceptualised as comprising expectations, obligations, promises or some combination therein. While most contemporary researchers focus solely upon promises, the justifications for this position are unpersuasive. The paper particularly focused on conceptualizing psychological contract, its formation as well as debating on whether mutuality exists between employees and employers on psychological contract. The paper concluded on the proposition that psychological contract has a strong association with organizational outcomes; that when an employee perceives psychological contract as being faithfully honored by employer, she/he tends to reciprocate with positive outcomes, and when the opposite prevails, it is also followed by suiting negative behaviors.

**A STUDY ON DEALERS, DISTRIBUTORS, AND ENGINEERS PERCEPTION
TOWARDS PIPE INDUSTRY IN NORTH GUJARAT WITH SPECIAL REFERENCE OF
ASTRAL POLY TECHNIK LTD.**

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ABSTRACT

The main objective of the research paper is to find out the dealer perception towards pipe industry with special reference of Astral Poly Technik Ltd. Data is collected from the dealer, Distributors, Engineers & architects belief, preferences, knowledge and satisfaction by the product selling of Astral poly Technik Ltd. Data is collected from 196 respondent. Non probability sampling selected for this research papers. (Convenience sampling) In short here survey method is questioner to gathering information from the market of dealer, Distributors, Engineers & architects influencing to Astral products. The current research contributes to the marketers, to know the perception level of Dealers, Distributors, and Engineers towards Pipe industry.

FOR COMING EFFECT OF IRAQ'S ACCESSION TO THE (WTO) IN THEMANAGINGOF TAX & CUSTOMS REVENUES

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ABSTRACT

This paper focused on one of the important topics that used recently in almost all over the world, especially in developing countries and particularly Iraq, which is Iraq's accession to the world trade organization, and the impact of this accession on the management of tax revenue and customs, as well as the challenges face the process of accession, It dealt with the major elements of the study, which are the World Trade Organization and Iraq's march to join this organization , and Tax System in Iraq and its major component. In addition to the concept of Costume Policy and its means and the relationship between the costume evaluation rules with the world trade organization agreement. Have been identified the most important challenges, as well as a set of conclusions and recommendations.

UNDERSTANDING THROUGH LITERATURE REVIEW THE BEHAVIOURS ASSOCIATED WITH SAFE DRIVING ON THE ROADS

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ABSTRACT

Since ancient times there has been agreement among thinkers that human capacities are organized into three distinct groups corresponding to the three fold human nature: the will (attitude), the understanding (knowledge and skill), and the actions of an individual (behaviour). Human behaviour of the road users particularly the behaviour of drivers play an important role in safe driving practices by preventing road accidents. A driver for the purpose of this study is defined as a person who drives a motorised vehicle like moped, scooter, motor cycle, auto rickshaw, car, van, bus or truck on the public road. Apart from driver behaviour the behaviour of other road users like pedestrians and cart pullers, can also play a role in the safety of road travel. Road accident is most unwanted thing to happen to a road user, though they happen quite often. The most unfortunate thing is that we don't learn from our mistakes on road. Most of the road users are quite well aware of the general rules and safety measures while using roads but it is only the laxity on their part which cause accidents and crashes. Road crashes are manmade and preventable if road users are inculcated with right kind of knowledge, skills and attitude to promote safety.

**THE IMPLEMENTATION OF ALTERNATIVE DISPUTE RESOLUTION MODEL FOR
CONFLICT RESOLUTION TO IMPROVE PUBLIC SERVICE OF INDONESIAN POLICE:
SOCIETY CONFLICT RESOLUTION BY THE IMPLEMENTATION OF ALTERNATIVE
DISPUTE RESOLUTION CASE STUDY IN POLRESTA SURAKARTA/SURAKARTA
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ABSTRACT

The implementation of ADR for individual conflicts resolution in society is a breakthrough of POLRI (Indonesian Police) to improve public service. The writing is focused on the phenomenon in the implementation of ADR in Surakarta Police purposes to explain, to explore and to explain the aspects influencing the implementation of ADR policy for society conflict resolution in Surakarta Police. The implementation of ADR or Restorative Justice in Surakarta Police was still not running optimally, because ADR policy is still not detailed rules for the implementation. Moreover, the legal framework of the implementation has not been able to provide assurances for the outcome of resolution by ADR. Besides, investigator as a policy implementer was still passive and should wait for superior's order because of the less ability of investigator to understand the law and to communicate so it led into the less ability of investigator's discretion as policy implementer which raise a sense of afraid to report ADR results to the above unit. Furthermore, there was lack of budget for infrastructure and incentives for the investigator.

WORK LIFE BALANCE OF ENTREPRENEURS: A GENDER ANALYSIS

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ABSTRACT

All over the world, entrepreneurship has been traditionally recognized as male prerogative. However, because of change in socio-cultural environment, increasing importance for girl child education, government policies and schemes of NGOs towards women entrepreneurship have started recognizing inherent talents and business skills of women and hence the number of women is increased in joining the rank list of entrepreneurship. However, in the existing family and societal setups, women entrepreneurs are overburdened and find it ever more difficult to balance their entrepreneurial roles and family roles. In modern society, we talk and debate more about the gender equalities and frame special policies to improve the status of women in the society. Therefore, the major objective of the present study is to compare the work-life balance issues and social issues faced by the male and female entrepreneurs. To fulfill the objectives, the researcher conducted the survey in Mysore by adopting the snapshot survey and served the structured questionnaire to 233 respondents comprising of 111 male and 122 female entrepreneurs and the researcher also adopted the face-to-face interview techniques wherever required. To analyze the data culled out, the simple statistics were used like mean and standard deviation and Person correlation was used to know the relativity of the problem faced by both the male and female entrepreneurs. The study revealed that problems like dual role, social harassment, work stress, etc. are more with female entrepreneurs compare to male entrepreneurs.

DETERMINANTS OF SESAME TRADERS' WILLINGNESS TO SUSTAIN THEIR TRADING THROUGH ETHIOPIAN COMMODITY EXCHANGE (ECX) IN ETHIOPIA

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ABSTRACT

The objective of this study was to identify the main determinants of sesame trader's willingness to sustain their trading through Ethiopian Commodity Exchange (ECX). For this purpose probit model was employed to identify the effect of explanatory variables over the dependent variable. A cross-sectional survey questionnaires and focus group discussion were conducted to collect a primary data, and literatures were also used to augment the primary data. The data was collected from a sample of 87 Ethiopian commodity exchange participants selected through random sampling. The data was analyzed by probit regression analysis. The probit regression result revealed that formal education, working capital, number of people consulted at main market pre day, number of people consulted at other markets per market day, number of employees participating in information collection, purchase time (in days) found to be positively affect traders' willingness to sustain their trading through ECX. Whereas number of languages spoken and level of satisfaction with the grading system have been found to negatively affect traders' willingness to sustain their trading through the ECX. Recommendation to improve infrastructure such as lighting and internet connection problem and ECX should make awareness creation activity through Brushers, Medias, as well as conducting conferences. However, one reason not captured on this survey is the greater likelihood of being taxed when selling through the ECX. Because of taxation is a sensitive issue for traders.

FORMATIVE EVALUATION OF NIGERIA'S CONTRIBUTORY PENSION SCHEME IN NATIONAL OPEN UNIVERSITY OF NIGERIA, LAGOS

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ABSTRACT

Given the need to evaluate and make the contributory pension scheme more responsive to the needs and requirements of contributors and the larger society, the study analyzed its level of awareness and effectiveness among the staff of National Open University of Nigeria, Lagos. Based on the questionnaire administered on 228 respondents, data presented on tables and hypotheses tested using chi square, the study found that the level of awareness of CPS is high, it is considered to be effective and better when compared with the old pension scheme, marital status and staff designation determined the perception of effectiveness of CPS and there is the need to establish a universal social pension scheme in Nigeria. arising from the findings, the study recommended the following measures as basis for making the scheme more responsive to the needs and requirements of contributors and the larger society: keeping contributors informed and empowered, explaining the gap between expected and actual pension income, linking CPS to NHIS, using CPS as an alternative to personal income insurance and encouraging banks and other financial institutions to loan money to retirees on the strength of their pension income.

FACTORS THAT AFFECT LOAN REPAYMENT PERFORMANCE OF SMALLHOLDER FARMER BORROWERS FROM MICROFINANCE INSTITUTIONS IN ETHIOPIA: A SURVEY STUDY OF AMHARA CREDIT AND SAVING INSTITUTION (ACSI)– FOGERA WEREDA, AMHARA

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ABSTRACT

This study was conducted with the objective of identifying and analyzing the factors of loan repayment performance of smallholder farmer borrowers of ACSI-Fogera Wereda. In order to achieve this objective, primary data collected from 136 smallholder beneficiaries of ACSI by using structured questionnaire. Probit model was used to identify and analyze the effect of explanatory variables on the dependent variable. A total of thirteen explanatory variables were included in the regression. Out of these, nine variables were found to be significant for the probability of being defaulter. The variables that have significant relationship with loan repayment performance of the micro finance credit users are: age, dependent ratio, saving habit, social ceremony expenses, on farm income, size of cultivated land, number of livestock, suitability of repayment period and interest rate had significant effect on the probability of being defaulter. The rest explanatory variables namely, sex, education level, off farm income and loan diversion had no significant effect on the probability of being defaulter. Hence, the institution should give follow up and supervision for young borrowers; motivate the savers to save more and attract the borrowers who do not save by creating awareness; increase the size of loan for the borrowers by considering the purchasing power of money; make flexible the repayment period according to the clients need. Finally, these results cannot be generalized to other ACSI branches. Further study may be conducted by considering sample respondents from all branches.

IMPACT OF EXPORT EARNING INSTABILITY ON ECONOMIC GROWTH

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ABSTRACT

This study tries to investigate the impact of export earning instability on economic growth based on log linear econometric model which derived from cob- douglas production function by including export variable. To do this time series data is taken. The empirical result of the long run model explains that export earning instability affect economic growth negatively, but the short run model prevails negative sign however its impact is statistically insignificant. Diversification of export items and improving quality of our export products should be taken as remedial measure in order to achieve progress in the sector.

QUANDARIES OF INDIAN WOMEN DUE TO MISCONCEPTION REGARDING EMPOWERMENT CONCEPT

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ABSTRACT

Since centuries women have a unique and sacred position in the world and in our country, woman is considered as a symbol of love, respect, dedication, devotion, purity and source of inspiration. In today's era, when the whole world is on the path of paradigm shift, the Women's Empowerment has become one of the most important concerns of 21st century not only at national level but also at the international level. Various efforts are being done by the government as well as non government bodies at various levels and obviously the results seem also positive at a certain extent. Still there is no exaggeration to say that women empowerment is still an illusion or myth of the fact. Actually, the concept of women's empowerment has been somewhat misunderstood and this misconception leads women to have certain dilemma regarding their actual role and responsibilities towards family, society, community, nation and the world. I have highlighted some of the dilemmas taking shapes in women's mind and challenges which a woman faces in this so called developing 21st century.

MICRO-FINANCING: ITS IMPACT ON ECONOMIC DEVELOPMENT OF RURAL PEOPLE: A STUDY ON THE SHGS LINKED WITH REGIONAL RURAL BANKS IN LAKHIMPUR DISTRICT OF ASSAM

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ABSTRACT

Rural Banks (RRBs) which are jointly owned by Govt. of India, the concerned State Government and Sponsor Banks are playing a major role in financial inclusion particularly in the rural areas. The present research paper is an attempt to study a few observations of Self-Help-Groups (SHGs) with special reference to SHGs linked with RRBs for the working and performance of SHG members living in the rural areas like Lakhimpur district of Assam. A survey on the performance of the SHGs, the economic impact of SHGs members was conducted at Lakhimpur district of Assam. Both the primary and secondary data have been used. For collecting primary data all the 9 development blocks in Lakhimpur district have been purposively selected. Again from each development block 10 SHGs (Linked with AGVB only) and from each sample SHGs 3 members have been randomly selected (9x10x3=270 respondents) for the purpose of the study. From the study it has been observed that RRBs in the rural areas of Assam has been playing important role for the economic development. After joining the SHGs the poor people particularly the women have not only increase their income but also improve their living standard. Since respondents have been in a tight work and the majority of the respondents' educational background is low creates some negligence in filling the questionnaire. Therefore, these conditions might affect the quality of the paper to some extents.

A STUDY OF PERCEPTION OF INDIVIDUAL INVESTORS TOWARDS MUTUAL FUNDS-WITH REFERENCE TO GUJARAT STATE

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ABSTRACT

Indian capital market has been growing tremendously in last decades. The Indian Mutual Fund Industry is growing rapidly as a mechanism of pooling together the investment of unsophisticated investors and turn in the hands of professionally managed fund managers for consistent return along-with capital appreciation. This paper is an attempt to evaluate perception of individual investors towards Mutual Fund investments in Gujarat State. The finding will help mutual fund companies (AMC) to identify the factors that influence the perception of investors, for successful design of the product. It can be inferred from this study that mutual fund investors are moderately aware about mutual funds. Through discriminant analysis it can be stated from the analysis that their perception towards mutual fund differs as their level of experience. From analysis of investors' perception it can be concluded that they consider 'Tax benefits, Regulatory framework, and Comparative advantage of MFs to other investment avenues' as most significant criteria while investing in mutual funds.

ECONOMIC EMPOWERMENT OF WOMEN THROUGH KUDUMBASHREE WITH REFERENCE TO PUNNALA GRAM PANCHAYATH OF PUNALLOOR, KOLLAM DISTRICT, KERALA STATE

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ABSTRACT

The Government of Kerala State in India has introduced a novel scheme of poverty alleviation based on micro credit and self-help grouping paraphrased as Kudumbashree (Prosperity of the Family). The scheme aims at improving the living levels of the poor women in rural and urban areas. It seeks to bring the poor women folks together to form the grass root organizations to help enhance their economic security. The projects aim at removing poverty among rural women households through setting up of micro credit and productive enterprises. The activities such as micro credit and micro enterprises under the scheme were undertaken by the locally formed Community Development Societies consisting of rural households. Mission of Kudumbashree is "To eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of poor for combining self help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestation of poverty holistically". Reaching out to the families through women and reaching out to the society through families.

NEED OF ENVIRONMENT CONSERVATION FOR THE SUSTAINABLE LIVELIHOODS

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ABSTRACT

Will the world be able to sustain economic growth indefinitely without running into resources constraints or despoiling the environment beyond repairs? Climate changes is one of the most important global environment challenges, with implication of food production, water supply, health, energy, etc. This paper addresses these challenges. The issue of highest importance to developing countries is reducing the vulnerability of the natural and socio-economic system to the projected climate change.

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