# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & 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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• 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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# CHALLENGES AND OPPORTUNITIES IN BUILDING THE EMPLOYEES' ORGANISATIONAL COMMITMENT: A STUDY WITH REFERENCE TO THE EDUCATION SECTOR (NCR REGION)

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#### **ABSTRACT**

Commitment of the employees plays an important role in today's scenario. Whether it is a public sector or private sector, corporate area or educational area. Commitment of employees is the area where one needs to focus. Organisational commitment basically refers to the employees' involvement and attachment to the work and place where they are working. Now days employees are hogging from one place to another. They do not feel to stay in the organization. When it comes to the educational area especially private sector it is been observed that people are facing various challenges to remain in the organization. Educational area is an area where an individual learns so many things which are required for his/her development. It is the initial phase of a personality development. If the employees of educational sector would not feel satisfied and need to stay in the organization, then they would not able to contribute and fulfill their responsibilities which might affect the students and ultimately a nation. Therefore, the purpose of my study is to find out the challenges and various opportunities in building the employees organizational commitment in NCR region. The study has been conducted in the private colleges and universities in NCR region and the data collected is both primary and secondary data. The primary data involved the interview of the employees.

#### COMMON DENOMINATORS OF WRITING DISABILITY

# DR. SREEDEVI.V.G. HOD & CHILD PSYCHOLOGIST STUDENT DEVELOPMENT CENTER ALWARQA -2, DUBAI

#### **ABSTRACT**

The present paper explores case studies of children with writing difficulty (dysgraphia), Whose speech development and reading is normal, but writing is seriously affected. When speech and reading are controlled, the underlying causes associated with writing difficulties are fine-motor difficulties and visual-motor integration difficulties. Out of six cases analysed, one could be considered a pure case of dysgraphia. In this case, visual motor translation difficulty was observed. Copying was more difficult than spontaneous writing and dictation. Difficulties in visual perception and problems in fine motor activities were observed in four cases. Another child showed a severe 'slowness'- slow paced in writing, but with well formed letters and words. He was slow in several other activities as well. This study also suggestes that the problem of each child is unique. Writing disability is not a homogeneous category, so interventions have to be individually tuned and designed with a clear focus on the underlying difficulties of each child. Studies in the area of intervention for each type of writing disability are suggested.

## CONSUMERS ATTITUDE AND PREFERENCES TOWARDS DAIRY PRODUCT: A STUDY OF MILMA MILK WITH SPECIAL REFERENCE TO NALLEPILLY PANCHAYATH

DR. P. S. CHANDNI

HEAD

PG & RESEARCH DEPARTMENT OF COMMERCE

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K. G. CHAVADI

SARANYA .S

RESEARCH SCHOLAR

PG & RESEARCH DEPARTMENT OF COMMERCE

SREE NARAYANA GURU COLLEGE

K. G. CHAVADI

#### **ABSTRACT**

Learning the behaviour of consumers remains imperative for marketers to device marketing strategies. Consumer perception and satisfaction is an undermined human psychology that marks a particular human behaviour. The study focuses on consumers Milma milk product Attitude and preference towards Milma milk products. The study definitely ensures development in the field of co operative diaries that ultimately results into rural development.

#### **GOLD JEWELLERY TREND IN INTERNATIONAL GOLD MARKETS**

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JOJI CHANDRAN

ASSOCIATE PROFESSOR

KARUNYA UNIVERSITY BUSINESS SCHOOL

KARUNYA UNIVERSITY

COIMBATORE

#### **ABSTRACT**

This paper examines the trend of gold jewellery in international gold market and determinants of physical demand supply of gold. Recently the international gold market has attracted much attention and the gold price is relatively high compared to its trend. In this paper, historic gold demand from January 1980 to December 2014 is reviewed and the relationship between gold price and Euro, USD, Silver, Oil and S&P 500 index is analyzed. This study also applies the regression model and forecast the demand of gold jewellery. This study validates the model and estimates the gold jewellery demand for the next 5 years based on the yearly data of gold demand.

## IMPACT OF TELEVISION ADVERTISEMENTS OF JUNK FOOD ON CHILDREN WITH SPECIAL REFERENCE TO SALEM CITY

DR. S. DHAKSHAYANI ASSOCIATE PROFESSOR SRI SARADA COLLEGE FOR WOMEN SALEM

P. V. RAJESWARI RESEARCH SCHOLAR SRI SARADA COLLEGE FOR WOMEN SALEM

#### **ABSTRACT**

Advertisement is a vital marketing tool as well as powerful communication medium. Today, children believe television advertisements to be informative and most children respond to them favourably, it is also important to recognize that children are being exposed to so many food messages each day. Television is a major contributing factor in influencing children's junk food purchases. When children watch young adults in good shape eating junk foods in the advertisements they assume that it is good for health. They are unaware of the fact that junk food does not contain nutritional value. Children increased their consumption of junk foods after seeing these television advertisements. Hence the present study focuses on the interest of the children towards television advertisements and their preference for junk food items. The current study depends upon the non-probability sampling namely, convenience sampling. A total of 450 sample respondents were selected for the study. The findings of the study revealed that the preference for junk food increase due to their exposure to advertisements in television and it is the parents who have to take care of them by explaining the pros and cons of consuming the junk food.

#### FDI IN INDIA: CURRENT TRENDS AND WAY FORWARD

BALA DEVI ASST. PROFESSOR KLP COLLEGE REWARI

REKHA RANI ASST. PROFESSOR KLP COLLEGE REWARI

#### **ABSTRACT**

This paper is an attempt to analyze the need of FDI. This paper traces the FDI inflow sector wise and its impact on employment. Paper advocates for more FDI in manufacturing sector taking into account the employment elasticity of different sectors and the need and education attainment level of Indian workforce. Paper also highlights the increasing importance of FDI in financing the saving investment gap and FDI also becoming an increasingly important component of Gross Fixed Capital Formation.

## WORK STRESS WITH SPECIAL REFERENCE TO EMPLOYEES OF ELANTE MALL (CHANDIGARH)

# RENU SAINI ASST. PROFESSOR PUNJAB COLLEGE OF COMMERCE & AGRICULTURE VILLAGE SARKAPRA, CHUNNI KALAN, DISTRICT FATEHGARH SAHIB, PUNJAB

#### **ABSTRACT**

Modern life is full of stress and no one can escape from stress as it is unavoidable. In today's world it is a big challenge for everyone as it has great impact on the performance of an individual as well as on performance of whole organization. Every employee finds it difficult to cope up with rapid changes taking place at their workplace and this in turn leads to situation of stress among employees. People feel stressed when they are trapped in the situation of losing complete control over what happens in their life. An attempt has been made through this research paper to find out the reasons behind stress among employees of Elante mall and what are the techniques to overcome the stress being faced by employees at their workplace. Surely, this research will help the employees in one or the other way.

## STOCKHOLM SYNDROME WITHIN THE FRAMEWORK OF GOVERNMENT-VOTER BEHAVIOUR: COALITION YEARS 1991-2002 IN TURKEY

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ASST. PROFESSOR

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BİLECİK-TURKEY

#### **ABSTRACT**

In today's complicated world order, there are a lot of reasons which effect the voter behaviour. Voters behaviours are affected from not only social, psychological, economic, ideological and religious factors but also cyclical factors. In the parliament elections held in 1991, 1995 and 1999 in Turkey, the rate of voter changefullness increased and there was a big change in the choices of voters just like parties'. In the parliament elections held in those years, there wasn't a working majority to form a one-party government on the contrary the rate of vote which the first party received decreased. The most remarkable side of the work is that it claims that the emotional commitment occured between a bank robber and the hostages known as "Stockholm Syndrome" in the literature was between the political power and the voter behaviours in the term 1991 and 2002. The most important factor evidence of this thesis that voter's behaviours support coalition government and economic and politic instability rather economic and politic stability due to economic crisis happened in the mentioned period and major trauma happened in politics and economy. A play was displayed in which economic and political instability was inured behaviourally and only the cast (government) changed but the stage (economical and political conditions) stayed same.

## AN INSIGHT INTO THE CONCEPT OF FINANCIAL SOCIALIZATION WITH SPECIAL REFERENCE TO ROLE OF PARENTS

#### SHIKHA SHARMA ASST. PROFESSOR D.A.V. COLLEGE OF EDUCATION HOSHIARPUR

#### **ABSTRACT**

Finance is the life and blood of any economy. For an economy to be successful it is imperative for its public to be enough knowledgeable and socialised in financial decisions. Alongwith other aspects of successful growth of nation, financial socialisation is also an important determinant. Financial socialization is the familiarity and attitude of people towards financial concepts and monetary decisions. The present study endeavours to go through the concept of financial socialization with special reference to role of parents in this regard. Parents and family is among other agents of financial socialization. Apart from family, media, educational institutions, state etc act as its agents. But parents have crucial role regarding this because they inculcate the values since birth.

#### A STUDY ON ROLE OF MILKFED IN PUNJAB

HARPREET KAUR ASST. PROFESSOR MATA GUJRI COLLEGE FATEHGARH SAHIB

#### **ABSTRACT**

This paper examines the sales of Punjab State Corporative milk Producers Federation Limited (MILKFED). The data from 2009-10 to 2014-15 has been collected from secondary sources for the study. The data has been analyzed with the help of mean, compound growth rate and sales trend analysis. The sales trend analysis of MILKFED has been studied on the basis of sales of fresh milk products, total sale and Net profit. This study reveals that the MILKFED has higher net profits during the year 2011-12 in the comparison of 2012-13, 2013-14and 2014-2015. MILKFED was achieved impressive sale growth of 8.62% during the year 2014-15 in comparison to previous year and registering CAGR of 13.30% over last six year.

#### MANUFACTURING SECTOR: AN MISSED OPPORTUNITY & WAY AHEAD

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#### **ABSTRACT**

This paper is an attempt to trace the structural changes that have taken place in the Indian economy since independence and to bring focus on the fact that developmental strategy adopted by India is not in line with India's comparative advantage of cheap unskilled labour. Paper also traces the developmental path taken by the East Asian miracle economies that had used their comparative advantage of cheap labour to develop their labour intensive manufacturing sector and the reasons due to which India had missed the manufacturing sector led growth during same time period. The developmental strategy adopted by India is limited in scope as it is beneficial to only a small fraction of India's population that is educated middle classes and does not benefit the vast unskilled labor force of India. This paper analyses the limitations of two flagship schemes of the government which are (1)' MAKE IN INDIA' and (2) 'SKILL INDIA' in their capability to develop manufacturing sector in India and also advocates for policy change so that India's comparative advantage could be aligned with 'Make in India' initiative.

#### ROLE OF FISCAL POLICY IN ECONOMIC DEVELOPMENT

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#### **ABSTRACT**

Indian economy is witnessing rapid economic growth. With downsizing government activities in the aftermath of new economic policy private intervention in the economic activities enhanced. Fiscal policy plays an important role in the economic development, but due to increased imbalance between revenue and expenditure with reckless spending, enhanced non-developmental expenditure deficit curing growth. There is a clear message that government expenditures will be beneficial only if the revenue accumulated through tax or disinvestment process should be directed towards infrastructure investment, then only cost recovery and productivity gains can be possible.

## ANALYSIS OF THE FINANCIAL SUPPORT FOR HOTEL AND LODGING INDUSTRY IN KASHMIR: PERSPECTIVES ON INSTITUTIONAL SUSTAINABILITY INITIATIVES

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#### **ABSTRACT**

The importance of hospitality industry is well recognized all over the world because of its great contribution in getting various socioeconomic objectives achieved like employment generation, fostering new entrepreneurship, and significant contribution to national output and exports of our country. There has been a consensus among policy makers on role of financial support in fostering sustainable growth and development of this capital intensive industry since a long time. However, in India the emphasis on the institutional framework for credit is being emphasized since the beginning of planned development era in India. Hotel and lodging industry has been one of the most important contributors to the economy of Jammu and Kashmir, but due to the limitations of adequate resources the inherent potential of this industry has not yet manifested into desired levels. The support of financial institutions is therefore essential for the development, successful operation, and long-term sustainability of this industry in Jammu and Kashmir. The paper seeks to evaluate the role of financial institutions, both public and private, for sustainable development of hotel and lodging industry in Kashmir and also examine various sustainable initiatives of the financial institutions towards the industry in the region. The empirical results revealed strong evidence that financial institutions are playing a crucial role for sustainable growth development of hotel and lodging industry in the region but on the whole respondents were not satisfied with the existing sustainable measures of financial institutions towards this industry. The policy implications of findings stress that financial institutions in the region should engage in sustainable financial products and measures for the industry. The financial institutions should also encourage sustainable development of this industry by extending sustainability awareness and education in the region.

## RESEARCH AND METHODOLOGIES OF RURAL DEVELOPMENT AND EMPLOYEES JOB SATISFACTION

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#### **ABSTRACT**

The study of this paper is basically conducted to cover 658 industrial and 1033 educational R&D groups in eleven countries, not as well as the U.S.A. The climate variable of labor importance explained distinctive variance in publication of original articles in addition as external ratings of technical quality for each samples. Development within the world is evaluated at intervals the compass of the info covering economic and financial aid level. Guaranteeing the standards necessary to be considered a developed country, in different words, increasing education, health, economic, and human life index is feasible with the event of nations. Within the developed countries, this development is progressed in an exceedingly structure that is expanded to rural with urban characteristics. Development of the developing or underdeveloped countries is attainable with the event of the agricultural. During this context, rural development studies have a vital place each in our country and within the world. Rural development is that the development studies of the area unites that are considered rural, and in these studies, simply economic models don't seem to be decent, and social models are developed. Regardless of what the event model is, use of geographical info systems within the studies which is able to make sure that the infrastructures and models to accompany these models is offered, and applications that area unit sure to the geographical info systems taking part in a neighborhood within the analysis and style processes, became important. during this study, however the merchandise, areas, space residential districts and residential area growth plans, idea of geographical sign language that area unit subject to development ought to be planned within the rural development studies in accompany with the geographical info systems, and the way these coming up with is/will be followed with GIS applications were explained.

## A STUDY ON IDENTIFICATION OF TOP FACTORS IMPACTING EMPLOYER BRANDING IN IT MULTINATIONALS IN INDIA & ITS STRATEGIC IMPLICATIONS

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#### **ABSTRACT**

**Objective:** The objective of this paper is to identify top factors that contribute towards effective employer branding of IT multinational companies in India from the perspective of current employees & potential hires. **Methodology:** For collection of data, an online questionnaire was administered. 200 employees of three IT companies in Pune & Bangalore and 200 final year engineering students in two Pune based engineering colleges were sent the questionnaire for the survey out of which the completed and accepted questionnaire were 78 for the former and 92 for the students. The survey findings have been analyzed on SPSS 22.0 for identification of top factors through factor analysis. Secondary data was mainly collected from online databases like Proquest, Ebscohost & other internet resources. **Findings:** A comparative analysis on the perspectives of potential hires, the final year engineering students, and the current employees of three IT multinationals has brought out a definite number of prominent factors responsible for effective employer branding of IT companies in India. The top three factors identified were — culture, career path & international opportunities. **Limitations:** Due to an average sample size, the study might not be an accurate representation of the population. However, it can be taken as a pilot study and more research with a much greater sample size can be undertaken to substantiate its claims.

## ANALYSIS OF THE EFFECT OF GOVERNORS' TERM ON MONETARY POLICY: A CROSS-SECTIONAL ANALYSIS OF SELECTED SUB-SAHARAN AFRICAN CENTRAL BANKS

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#### **ABSTRACT**

The objective of the study was to investigate the effect of term of the governors on monetary policy objective. The research was conducted through a cross-sectional analysis. A sample was obtained from the selected 16 Sub-Saharan African central banks websites. The target populations were 52 Sub-Saharan African countries where only 16 countries were selected for the study because of the data constrains. The websites of central banks from 1996 to 2011 were used which the researcher a maximum of 288 observations. The selected countries were reached through convenience sampling procedure for the study. The study used reports from central banks to gather pertinent data. The researcher also used previous studies on the same to compare them with existing data in order to provide conclusions and competent recommendations. Data Analysis was analyzed through the use of qualitative and quantitative analysis and presented in tabular form. Data analysis was facilitated by the use of SPSS (Statistical Package for Social Scientist) and spreadsheet. The Pearson product-moment correlation coefficient was conducted to estimates the strength of the linear relationship between two random variables. Regression models were estimated using the random effects methods and tested by the Hausman random effects. ANOVA was used to test for differences among the means of the populations by examining the amount of variations between each of the samples, relative to the amount of variation between the samples. It was also used to analyze the hypothesis of the study. The study concluded that, Central Bank Independence (CBI) has long been a topic of interest given the association that has been found between central bank independence and low inflation. The study recommends Central banks to, have an independent board of directors that can serve fully their term for transparency practice, openness, honesty and trustworthy, which is vital for an independent institution like central banks to engineer the confidence of the public domain because of its independence.

## VERTICAL INTEGRATION AS GROWTH STRATEGY: AN ANALYSIS IN THE MEXICAN CORN SECTOR

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#### **ABSTRACT**

The aim of this paper is analyze the strategic trajectory that has followed GRUMA one of the most important Mexican companies around the world. The study of GRUMA's strategies is relevant from strategic and economic scope. In accordance with this the main assumption of this paper is the strategy of vertical integration has contributed in the growth of GRUMA. To achieve this, aim a qualitative method was used, consist in review of data about GRUMA. The results suggest that the vertical integration is an important strategy of growth; however, this strategy is not the only way for growing.

## ANXIETY AND SELF-CONCEPT OF SECONDARY SCHOOL STUDENTS: SPECIAL REFERENCE TO THE STATE OF ASSAM AND SIKKIM

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#### **ABSTRACT**

The present age is an age of anxiety with fast track competitions in every aspect of life. Our school going population are the worst sufferers with the demands of this fast paced world. Research shows that high-anxious students are self-disparaging, are unadventurous, possess more negative personality characteristics, and have a strong tendency to indulge in daydreams. Furthermore, high-anxiety leads to low self-concept which leads to low performance of the students. Self-Concept is an important concept of any child's development. The importance of self-concept within educational settings has been discussed by several scholars and has led to the performance of studies examining the role of self-concept in school performance (Oliva, 1999). Keeping these points in view, the objective of the present study was to find out the Anxiety and Self-Concept of Secondary School Students of Assam and Sikkim. The sample size comprised of 200 secondary students that was drawn out through simple random sampling method. Based on a descriptive method of study, standardized tools were used for collecting the data and analysed using correlational method and t-test. Results shows that majority of the students have extreme high anxiety, where there was no significant sex difference in anxiety indicating that both male and female have the same level of anxiety. Results also shows that majority of the students have above average self-concept, where the males were found to have higher self-concept than females. There is also a significant negative correlation between anxiety and self-concept. So, it is important for parents and teachers to check the ever-growing anxieties and frustrations the students are facing in the present day world. The students should also be helped to develop positive self-concept which will help them to reduce their stress and anxieties.

## MODELING THE CAUSES OF STAGNATION OF A MATURED CAPITALIST ECONOMY

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#### **ABSTRACT**

The crisis of 2008 clearly shows the weak economic condition of the developed countries. This weakness is not limited to any particular economy rather all developed economies are showing low growth rates. Moreover, a closer look will make it clear that most developed capitalist economies are facing the problem of low growth rate since 1990s. Developed countries like Japan, Germany, France, United Kingdom are recording almost less than 2% average annual growth rates for the last two decades. Even USA is struggling to return to its pre-2008 crisis growth rate at the moment. In this paper we have explained the low growth in matured capitalist economy as inherent contradiction in capitalist economy. So we here present a model which shows that capitalist economy stagnated as it matures i.e. more and more goods and services are produced by capitalism. We have applied here Marxian concept of continuous profit accumulation by increasing automation and Schumpeterian concept of product innovation and process innovation by capitalist entrepreneurs to raise profit. On one hand as new product is introduced, profit is made by recruiting more labor which raises real wage in the capitalist economy. But in process innovation, profit is made by increasing automation which reduces demand for labor and hence real wage. In early stage of capitalism, existing product base is small so effect of automation is low but as existing product base rises impact of automation dominates that of product innovation. We have divided the paper into five sections where section 2 explains the theory working behind the model, section 3 explains the relation between technological progress and employment where there is no introduction of new products, section 4 explains the model with closed economy and fixed population, section 5 explains the model with closed economy and changing population and section 6 gives the concluding observations.

#### RISE OF PLASTIC MONEY IN MODERN ERA AND ITS ECONOMIC DIMENSIONS

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#### **ABSTRACT**

Plastic money is a name given to all types of plastic cards. Holders of a valid card have the authorization to purchase goods and services up to a predetermined amount called a credit limit. As it stands, the debit card industry is a multi-billion-dollar engine that helps drive bank profits and point-of purchase consumer sales - but is also beginning to redefine traditional payment options in the business and government sectors, such as food stamps, benefits, and payroll. The debit card has arrived and is here to stay. And yet, though it remains poised for growth, the debit card has also reached a crossroads. Provision for easy repayment gives the card the liquidity of cash along with the accountability of credit card. In the past 20 years these cards have proliferated the world market so successfully that they have altered the face of retail banking. With the power of plastic ruling the world, India cannot remain behind. With a slow and steady move towards scrip less trading the country is moving towards cashless transactions. The plastic money market is bubbling with activity with both Indian and foreign banks vying to expand their market presence. While the foreign banks have been hogging the limelight Indian banks are the slumbering giants. The latter have the advantage of a large customer base, branch network along with low service charges. These advantages need to be tapped to realize the full potential of these banks.

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