

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & 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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# **PERFORMANCE EFFICIENCY OF AGRICULTURAL MARKET COMMITTEES (AMCS) IN INDIA – DATA ENVELOPMENT ANALYSIS (DEA) APPROACH**

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## **ABSTRACT**

*Efficient performance of Agricultural Market Committees (AMCs) is considered to be the sine quo non for the economic development of an agrarian country like India. Though the number of AMCs has been sturdily increasing in India, still the farmers are being exploited by one form or another in transacting the agricultural commodities. In view of this, several apprehensions and concerns were raised fearing about the performance of AMCs in discharging the regulatory provisions for efficient transaction of agricultural commodities. Various enactments have been formulated by Government from time to time to revamp the agricultural marketing system in the country and presently, Model act 2005 (The State Agricultural Produce Marketing (Development and Regulation) Act, 2005) has been under implementation. In this context of exploring the agricultural marketing system with a farmer's ended approach, the present study aims at analyzing the performance efficiency of AMCs in Rayalaseema region of AP in India through Data Envelopment Analysis (DEA) approach. The analytical findings revealed that 40% of selected DMUs are being operated at Scale Efficiency <1. The remaining 60% DMUs are being operated at CRS and this guides the Government to continue the existing support even in the future.*

# **A STUDY ON COMPETITIVE INDIAN BANKING INDUSTRY WITH REFERENCE TO PRE E-BANKING AND POST E-BANKING**

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## **ABSTRACT**

Public Sector Banks and Private Sector Banks have had the distinction of being recognized as banking institutions, which provides satisfying services to its customers or account holders. The present article studies the performance of Public Sector banks (Vs) Private Sector Banks in terms of labour productivity and during Pre E-banking period and Post E-banking period, and profitability in recent years. Under the financial sector reforms the banking sector reforms, IT Act of 1999 gave new innovations and practices which lead to better speedy banking practices in India. Information Technology has created and helped the Indian banking Industry in terms of speedy banking services, low-cost and greater business and many more business process, work culture and human resource development. It has affected the productivity, profitability and efficiency of the banks to a large extent. This article is a modest effort to compare public and private sector banks on the basis of major parameters like Pre E-Banking and Post E-Banking. The article finally suggests that performance of all Public Sector banks and Private Sector banks under study is much better in recent years and further foreign banks are performing well to a greater extent, whereas the performance of the public sector banks is comparatively very poor and many top Public Sector banks have lost their market share in the recent years. The article recommends few measures to upgrade the business of Public Sector banks with reference to E-banking practices and convert the emerging challenges into opportunities.



## **ONLINE SERVICE QUALITY AND CUSTOMER SATISFACTION – A STUDY IN INTERNET BANKING**

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### **ABSTRACT**

*This study is carried out to find out the online service quality and customer satisfaction on Internet banking. The objective of the study is to identify the internet banking activities of the respondents, the reasons for preferring internet banking and the type of internet banking service mostly utilized by the respondents, the level of satisfaction on the service quality dimensions of internet banking, and the relationship between personal factors and internet usage. The study is based on primary data collected from 125 respondents by means of a questionnaire. Random Sampling Technique was an applied and Statistical tool like percentage analysis, five point scaling technique, rank analysis and chi-square analysis were applied. The findings and the results are based on the analysis applied in the study.*

## **AN EMPIRICAL STUDY ON THE EFFECTS OF COMPUTER OPERATING HOURS ON STUDENT STRESS LEVEL USING TOPSIS METHOD**

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### **ABSTRACT**

*The efficient performance of engineering graduates in corporate sectors and the undergraduate scholars in their respective institutions greatly depends upon their stress levels. Most of the works in the engineering profession require the use of computers. Many professionals have a doubt whether the use of computers, continuously over a long period of time may affect their day to day activities or routine life, particularly computer engineers and those who work in the field of information technology. Our paper tries to find the effect of computer operating hours on stress levels of undergraduate scholars of computer science and civil engineering. Multi Criteria Decision Making (MCDM) tool called Technique of Order Preference by Similarity to Ideal Solution (TOPSIS) has been used to identify the stressed professionals.*

# IMPLICATION OF INNOVATION AND AESTHETICS FOR BUSINESS GROWTH AMONG SMALL AND MEDIUM SCALE ENTERPRISES (SMEs): THE CASE STUDY OF BONWIRE KENTE WEAVING INDUSTRY

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## ABSTRACT

Research has shown that application of innovation on products to enhance aesthetic qualities and marketing as strategy is important to the development and survival of a business. However, only few businesses are adopting this concept as a major strategy due to their negligence to its imminent contribution to the firm's goal. Many of the early adopters of this concept are also not achieving the most from it due to their lack of proper understanding of its benefits. In the past, the Asante Kente weavers were mostly producing for their Kings, Chiefs and most important personalities with emphasis on their cultural values. Today, the art has been commercialized. This study analysed pragmatically the implication of product innovation and aesthetics for business success through maximized sales and market share, profit, customer satisfaction and retention, using the Bonwire Kente Weaving Industry (BKWI) as a case study. Identified research questions concerning the relationship between product innovation with aesthetic concept and the industry's corporate goal were answered with the use of interviews, questionnaires and observation to stimulate responses from staff of the firm and the consumer of its products. Data were also collected from available relevant or related literature based on the topic. The stratified random sampling, focused group discussion, snowballing and purposive sampling were used to sample master weavers, junior weavers and apprentices. In all, 80 respondents were selected from a population of 300 weavers, that constitute more than 30% of the population. These weavers were selected from four Kente weaving centers within the Ashanti region. Moreover, in the case of the customers or users of the Kente cloth, questionnaires were administered to express their views on the innovation and aesthetic concept of the cloth. The researchers however, thematically analysed the data by utilizing the SPSS Data Analysis Programme. Analysing the responses obtained from the field study showed that lack of product innovation and aesthetics as well as strategic marketing strategies put in place could affect the organisation's profit and consumer satisfaction because of their great impact on consumers' buying decision. Monitoring and responding accordingly to changes in consumers' taste will ensure success in product innovation. Evidently, adoption of product innovation can lead to increase in sales and profit of a firm's product. Findings also revealed that, by improving upon existing products, customers' satisfaction could be achieved, hence profit. The findings of this research work will be essential to the industry used as a case study in regards to better development of its innovation funnel with feedback from market trends and consumer dynamic needs. Although, this research work used a single industry for analysis, however the result of the findings can be adequately applied to other firms especially firms within the same industry. The researchers unearthed from the findings that the Bonwire Kente weavers are mostly dwelling on innovation and aesthetics as well as effective strategies such as innovative marketing strategies consisting of internationalization, relationship marketing, sales promotion and exhibitions to enhance value of the trade and profit. By introducing and improving upon existing products, customer's satisfaction could be achieved, hence profit.

## **A COMPARATIVE STUDY OF ONLINE OFF-CAMPUS COUNSELING FOR ADMISSION TO ENGINEERING INSTITUTIONS IN INDIA**

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### **ABSTRACT**

*Today, admission of various engineering institutions like Indian Institute of Technology's, National Institute of Technology's and state level engineering institutions successfully are being done by online off-campus counseling process. This process saves time, money and efforts to the students, parents and also government. Initiative of online counseling for admission purpose is a part of good governance in India. This paper presents a comparative study of online off-campus counseling process to the admission of undergraduate engineering and technology courses in the various state of India.*

# **CUSTOMER SATISFACTION TOWARDS THE CHARGES AND SERVICES OF THIRD PARTY LOGISTICS SERVICES FOR INTERNATIONAL TRADE – AN EMPIRICAL STUDY**

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## **ABSTRACT**

*Third party logistics (3PL) is a business dynamic of growing importance all over the world. However, it is at a very nascent stage in India, though some domestic and multinational companies are trying to establish themselves in this sector. This paper is an attempt to provide a 3PL perspective in India. The paper focuses on two major issues of services and charges provided by the 3PLs and the preferences of services by various international traders with respect to international trade –and impact of usage of third party logistics services on business results. The paper reveals that most 3PL users are satisfied with the current level of services provided by 3PL service providers as it has led to a positive impact on business results. As a result, the usage of third party logistics services is likely to increase substantially in the future.*

## **GROWTH AND DEVELOPMENT OF MSME IN NORTH-EAST INDIA**

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### **ABSTRACT**

*Micro, small and medium enterprises have been globally considered as engines of economic growth and social development, contributing to employment generation at low capital cost as well as nurturing entrepreneurial and promoting equitable development by spreading wealth even at the grassroots level. The North-East Region of India, which is known for its rich natural and mineral resources, is also known as an industrially backward region. With the help of secondary data sources, the paper is an attempt to study the performance of the sector in the region and briefly highlight the major institutions involved in the promotion and development of the sector.*



## **GREEN MARKETING: HABITUAL BEHAVIOUR OF HOUSEHOLDS WITH SPECIAL REFERENCE TO KAKINADA, EAST GODAVARI DISTRICT, ANDHRA PRADESH**

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**C. R. REDDY COLLEGE**

**ELURU**

### **ABSTRACT**

*Environmentalism has fast emerged as a worldwide phenomenon. Business firms too have risen to the occasion and have started responding to environmental challenges by practicing green marketing strategies. Green marketing has been little attempt to investigate in Indian scenario. Based on the data collected through survey, the paper makes an assessment of the extent of environmental awareness, habitual behaviour prevalent among households in Kakinada, East Godavari District, Andhra Pradesh. The emergent issues considered were awareness of conservation of energy, recyclable, and environment-friendly goods. In the concluding section, findings of the study have been discussed and suggestions provided for undertaking more thorough investigations in the area.*

## **A GENERALIZED CLASS OF PREDICTIVE ESTIMATORS OF FINITE POPULATION MEAN IN SAMPLE SURVEYS**

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**ITER (S'O'A UNIVERSITY)**  
**JAGMOHAN NAGAR**

### **ABSTRACT**

*In this paper a generalized class of Srivastava's (1971) estimators and a generalized class of predictive estimators using auxiliary information are compared as regards their efficiencies to estimate the finite population mean in sample surveys. Some special cases are considered to derive conditions under which the predictive estimators are more efficient than their non-predictive counter parts.*

## FINANCIAL LEVERAGE AND CAPITAL STRUCTURE PLANNING IN SMALL-SCALE INDUSTRIES

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### ABSTRACT

*Capital structure refers to the mix of long-term sources of funds and equity share capital/owners' capital including reserves and surplus. Capital structure is key to the objective of profit maximization, ensures the minimum cost of capital and the maximum rate of return to equity holders. The main objectives of this study are to examine: (i) whether in small firms while employing financial leverage its effects are considered or not, (ii) What considerations they recognize in determining the financing plan, and (iii) Whether they plan their capital structure or not. For the said purpose we have collected data through questionnaire from 400 small-scale units in Haryana. After analysis we found that in most of small-scale industries while employing financial leverage its effects are not considered, while taking financial decisions non-financial factors play an important role, cost of debt is considered only by big units of the sector and capital structure is also planned only by the same units.*

## **IMPACT OF SERVICE QUALITY ON SATISFACTION AND LOYALTY: CASE OF SINJAY RESTAURANT**

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### **ABSTRACT**

*This study focuses on the relationship between service quality, customer satisfaction and customer loyalty of Sinjay Restaurant in Bangkalan, Indonesia. Service quality and customer satisfaction are key dimensions identified as important antecedents to loyalty. Particularly in the service industry such as restaurant, where intangibility is dominant, service quality is no longer sufficient as the sole source of competitive advantage. Customer satisfaction and service quality is identified as another sources of competitive advantage. This study analysed the antecedent factors that influence loyalty in the restaurant business. A questionnaire was designed and survey was conducted to collect the data from 147 customers. The research concluded that service quality has significant impact on customer satisfaction and customer loyalty, and customer satisfaction has stronger influence on loyalty. Theoretical contribution of this study is the nature of simultaneous model tested in developing world, which link all the antecedents variables of loyalty in the restaurant business. Practical contribution is for the managers to better understand what need to be emphasised in the service industry and to achieving customer loyalty. People aspect of service quality is found more important than physical evidence and process through technology aspect of service quality.*

**E – COMMERCE RISK ANALYSIS USING FUZZY LOGIC****S. R. BALAJI****MANAGEMENT FREE LANCER  
PUDUCHERRY****R. DEEPA****STUDENT****CHRIST COLLEGE OF ENGINEERING & TECHNOLOGY  
PUDUCHERRY****A. VIJAY VASANTH****SR. ASST. PROFESSOR****DEPARTMENT OF COMPUTER SCIENCE & ENGINEERING  
CHRIST COLLEGE OF ENGINEERING & TECHNOLOGY  
PUDUCHERRY****ABSTRACT**

*This paper briefly analyzes the assessment of risks evolved in E – Commerce development with the aid of fuzzy decision support system (FDSS). A FDSS prototype which is web – based is suggested to aid EC project managers for finding potential EC risk factors and the corresponding project risks. A risk analysis model for EC development using a fuzzy set approach is proposed and incorporated into the FDSS. For running the fuzzy set approach, we used MATLAB software. The research methodology includes the following stages in this paper: First, identifying the factors effect on the development of the E-commerce with the help of experts; secondly, defining the suitable membership function for each factor. There are three layers in the fuzzy system that every layer's output is input for next layer. Then, the system calculates the final risk through SUGENO inference engine for E-commerce. Indeed the suggested architecture for the model with the help of experts is presented in this paper.*

## **A SECTORWISE ANALYSIS OF NON PERFORMING ASSET IN STATE BANK OF TRAVANCORE**

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### **ABSTRACT**

*The accumulation of huge non-performing assets in banks has assumed great importance. The depth of the problem of bad debts was first realized only in early 1990s. The magnitude of NPAs in banks and financial institutions is over Rs.1,50,000 crores. While gross NPA reflects the quality of the loans made by banks, net NPA shows the actual burden of banks. Now it is increasingly evident that the major defaulters are the big borrowers coming from the non-priority sector. The banks and financial institutions have to take the initiative to reduce NPAs in a time bound strategic approach. For the recovery of NPAs a broad framework has evolved for the management of NPAs under which several options are provided for debt recovery and restructuring. Banks and FIs have the freedom to design and implement their own policies for recovery and write-off incorporating compromise and negotiated settlements. This paper titled "A STUDY OF NON PERFORMING ASSET MANAGEMENT IN STATE BANK OF TRAVANCORE" is an attempt to put light on the NPA operations in state bank of Travancore.*



**SOFTWARE DEFECT PREDICTION USING REGRESSION STRATEGY****R. DEEPA****STUDENT****CHRIST COLLEGE OF ENGINEERING & TECHNOLOGY****PUDUCHERRY****A. VIJAY VASANTH****SR. ASST. PROFESSOR****DEPARTMENT OF COMPUTER SCIENCE & ENGINEERING****CHRIST COLLEGE OF ENGINEERING & TECHNOLOGY****PUDUCHERRY****ABSTRACT**

*In this paper we apply a machine learning method for the problem of estimating the number of defects called Regression Strategy (RS). RS initially automatically discretizes the number of defects into a number of defective classes, then forms a new model that finds the fault class of a software system. Finally, RS transforms the class output of the model back into a numeric detection. This way includes uncertainty in the models because apart from a certain number of defects, it also outputs a link interval of values, within which this estimate lies, with a certain quality level. To evaluate this method we perform a comparative experiment for analysis of the effectiveness of several machine learning algorithms in a software data. The data was collected and involves applications maintained by a Super Market in India.*

**SUGGESTED MODEL FOR XBRL ADOPTION**

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**ABSTRACT**

*Despite the fact that researchers in information systems research and has given a focus for understanding of users' adoption of standards, researchers have had a minimal focus upon the application of various adoption models that study a user's adoption of standards. This research is an attempt to fill the gap. Therefore, the aim of this research is to provide a comprehensive review of the extant information systems literature related to users' adoption of presentation standards with an emphasis on XBRL standard and to develop proposed model based upon the review. To achieve the overall aim of this research, there are three objectives are proposed, namely: to review and evaluate the suitability of antecedent factors and models of technology adoption. (2) To determine the suitable factors of the different models used to understand the diffusion of XBRL; (3) and to formulate of hypotheses for this research, the development of a model for the adoption of XBRL. The contributions of this research are: it integrates the suitable information systems literature in order to consolidate the knowledge of technology adoption from the user's perspective; and provides clear directions for future research. That is, first, this research assesses the flexibility of antecedent models for studying technology adoption issues. Secondly, it joins antecedent research outcomes to develop a comprehensive and coherent picture for the adoption of technology research conducted in the information system area. Thirdly, this paper provides a suggested conceptual model that integrates factors from different technology adoption models to study technology adoption from the perspective of the user. Finally, the future directions of this research are contained in the concluding section.*

## **PURCHASE PERIOD WITH REFERENCE TO CONSUMERS' OF HOUSEHOLD COMPUTERS OF VELLORE DISTRICT IN INDIA**

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### **ABSTRACT**

Computers at home means an appliances like mixer, grinder, TV etc among middle class and higher class people in India. Therefore, a study on household computers finds a vital topic with reference to extensive buyer behavior literatures. There are studies which talk about the buying behavior of consumers with respect to the different types of household goods, but there is no sufficient evidence on household computers. This paper focus on the sources of information, shop visits and urgency period with respect to the time taken to purchase the household computers. Purchase period is taken as the dependent variable and all other variables like sources of information, shop visits and urgency period is taken as independent variables. A structured questionnaire was prepared after a pilot study and with focus group discussion points. The questionnaire was used for the interview to collect data from 518 samples who own computers in Vellore district by using Stratified Quota sampling method. The analysis of data using Structural Equation Method revealed that there is a negative regression with urgency period to purchase household computers when compared to the other two variables viz sources of information and shop visits. This study is delimited only to the one district in India and does not represent the whole population of the vast country.

**PRIMARY EDUCATION IN INDIA**

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**ABSTRACT**

Primary education is the first stage of compulsory education. It is preceded by pre-school or nursery education and is followed by secondary education. The major goals of primary education are achieving basic literacy and numeracy amongst all pupils, as well as establishing foundations in science, mathematics, geography, history and other social sciences. Achieving universal elementary education will be an enormously challenging task given the fiscal crisis of the state at both central as well as state level. The challenges is heightened by the fact that the state governments, which account for 90 per cent total government spending on elementary education, have a fiscal deficit of at least 5 per cent of GDP and the central government's fiscal deficit of an additional 5 per cent of GDP, compounds the challenge of universalizing elementary education. The present analyses the growth of primary education in India and the public expenditure on primary education in India during 1991-92 to 2005-06. The study reveals that there is a tremendous growth in primary education. The public expenditure on education particularly primary education is also increased by the government.

## DEVELOPMENT OF AN ORGANIZATIONAL CAPABILITY PROFILE FOR SMALL BUSINESS FIRMS IN JAMMU AND KASHMIR

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### ABSTRACT

*Small business firms are one of the most important parts of any economy. They not only provide employment to millions of educated youth but also maintain local talent. Small business firms are differentiated from large business firms mostly on the basis of number of employees in the firms and amount of capital used by the firm. Yet there are others mean as well who are used by different countries as per the convenience to differentiate between big and small level firms. Present study seeks to identify major problems faced by small level firms in Jammu and Kashmir State. The study also identifies various capability profile elements whose proper maintenance and tracking can improve the level of efficiency in small business firms. The paper further identifies and develops various measures and approaches which can be implemented for improving the status of each individual capability profile element for better productivity of small firms in Jammu and Kashmir State.*

# **LIQUIDITY RISKS MANAGEMENT PRACTICES BY COMMERCIAL BANKS IN BANGLADESH: AN EMPIRICAL STUDY**

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## **ABSTRACT**

*This study of liquidity risks management processes is essentially an investigation of how banks manage liquidity risk is associated with solvency uncertainty at the renouncing stage. In such a case, the procedure outlined above is adopted to the risk considered so as to standardize measured, constrain and manage the risks. To illustrate how this achieved, this review of firm-level risk management begins with a discussion of risk management controls in this area. To insure, banks can accumulate liquid assets, or enhance transparency to facilitate renouncing. A liquidity buyer provides complete insurance against small liquidity shocks, while transparency over partial insurance against large ones as well. We observe that, due to leverage, banks can under-invest in both liquidity and transparency, and within that have a bias towards liquidity as it preserves internal control.*



## **AN ANALYSIS OF COST OF PRODUCTION OF BANANA AND PROFITABILITY AT NARSINGDI AND GAZIPUR DISTRICT IN BANGLADESH**

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### **ABSTRACT**

The economy of Bangladesh is traditionally agricultural. The most of her inhabitants directly or indirectly are involved in agricultural activities for their livelihood. Agriculture has a great contribution to the Gross Domestic Product (GDP) of the country. Earlier more than 50 percent of GDP came from this sector. When industrialization started the activities of the population started diversification towards different sectors. As a result, the contribution of the agriculture sector is slowly reducing and now reached 19 percent share of GDP. Banana is one of the major crops of Bangladesh. It occupies an important position among the fruits of the country not only for its highest production among the fruits but also for its increasing popularity to many farmers as an economic crop. The present acreage of banana covers about 40 percent of the area and 27 percent fruit production of the country. Bangladesh is one of the most popular country of the world more than 140 million people living in 147570 square km, which require about 23.08 million tons of food grains. Over the year, there has been an average food deficit of about 4 million tons annually, which was met through food aid and import. Study was based on data collected from 40 farmers from 2 districts namely Gazipur and Narsingdi of Bangladesh. Results of the study revealed that, cost of production of banana per hectare as maximum, minimum and mean were tk. 254000, tk. 20400 and tk. 231100 respectively. The gross returns obtained as maximum, minimum and mean were tk. 551000, tk. 521000 and tk. 529000. The net returns as maximum, minimum and mean were tk. 347000, tk. 278000 and tk. 297900. The study shown that gross marketing margin of Aratdar, wholesaler, Petty trader, Retailer was tk. 25, tk. 40, tk. 30 and tk. 50 respectively per eighty banana. The net marketing margin of Aratdar, wholesaler, Petty trader, Retailer was tk. 14.08, tk. 28, tk. 53, tk. 17.50 and tk. 39.60 respectively per eighty bananas. Marketing cost of the Aratdar, wholesaler, Petty trader, Retailer was tk. 15.92, tk. 11.47, tk. 12.50 and tk. 10.40 respectively per eighty bananas. Most of farmer faced problems on lack of fertilizer, insufficient labor and lack of subsidy. The objectives of the study were to estimate the cost of production, returns of banana and to identify the marketing channels of banana.

# **THE ENTREPRENEURSHIP DEVELOPMENT IN VOCATIONAL & TECHNICAL TRAINING A CASE STUDY: KASHAN**

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## **ABSTRACT**

*The main purpose of this study is to survey the role of vocational & technical trainings in development of entrepreneurship in KASHAN. Totally, 536 people were involved in this estimation. Research Method was applicable in terms of purpose and descriptive in terms of method and the whole study is an integration study. Data collection tool was a questionnaire, the sampling method was random and the subject volume was computed through KOOKRAN formula. To analyze the data descriptive and educible statistics were used. Research results show that there is a meaningful relation between personality of individuals, behavioral characteristics of the individuals, vocational and technical trainings ,new occupations, entrepreneurship skills and development of entrepreneurship. Among the research variables, behavioral characteristics of the entrepreneurs had the maximum average or the highest importance. The study findings suggest that sexuality factor was more effective for men than for women, both in vocational & technical training and in new occupations. Age Factor was only effective in new occupations and education factor was similarly effective in all the variables.*

# MANAGING CURRICULUM CHANGE IMPLEMENTATION IN GHANA: DOES GENDER MAKE A DIFFERENCE IN TEACHER CONCERNS?

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## ABSTRACT

*The concerns that teachers express about a curriculum change determine the extent to which they implement that change. A "Stages of Concerns" model developed by Horsley and Loucks-Horsley (1998) identifies seven stages of concerns (awareness, informational, personal, management, consequences, collaboration and refocusing) through which teachers pass when managing the implementation of a new curriculum. Designed within the Stages of Concerns model, this study investigated the concerns of primary school teachers as they implemented a curriculum change in Ghana. Specifically, the study sought to find out the concerns of male and female teachers and to determine whether there were any significant differences in the concerns expressed by the two groups of teachers about the change and its implementation. Data were gathered from 316 primary school teachers in the Cape Coast Metropolis of Ghana. Group profile analysis indicated that male teachers had low collaboration concerns but high management and consequence concerns while female teachers had low informational concerns and high personal, collaboration and refocusing concerns. ANOVA results established a statistically significant difference between male and female teachers' concerns at the management stage, with female teachers having more management concerns than their male counterparts. Implications for implementing future curriculum change are drawn.*

## OVERCOMING THE PERCEIVED BARRIERS OF E-COMMERCE TO SMALL AND MEDIUM SCALE ENTERPRISES IN GHANA – A PROPOSED MODEL

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### ABSTRACT

*The barriers to ecommerce adoption by Small and Medium scale Enterprises (SMEs) have been widely stated in the literature. However, there is a paucity of existing and ongoing researches and proposals to circumvent these barriers. This study therefore investigates the perceived barriers of ecommerce to Small and Medium scale Enterprises and proposes a model to overcome these barriers. Through a critical review of literature and empirical study using interviews, focus group discussions and questionnaires, to verify and validate findings from the literature; the study found security and trust, efficient payment system, high cost of ICT infrastructure, and effective product delivery systems as barriers hindering ecommerce adoption by Ghanaian SMEs. According to the National Communication Authority, the total Cellular/Mobile Voice Subscriber Base in Ghana as at September, 2012 stood at 24,884,195. This suggests that a payment medium via the telephone has a high potential patronage. The paper proposes a model to help Small and Medium scale Enterprises in Ghana overcome the perceived barriers so as to enjoy the full benefits presented by ecommerce adoption. The model proposes an e-Commerce partnership between Mobile Network Operator (MNOs), vendors (SMEs) and Courier Service Providers to render e-Commerce services to customers with payment made through cell phones (Mobile Money).*

**ORIGINAL EQUIPMENT MANUFACTURING IN ETHIOP****M. NARASIMHA****LECTURER****SCHOOL OF MECHANICAL & INDUSTRIAL ENGINEERING****BAHIR DAR UNIVERSITY****BAHIR DAR****R. REJIKUMAR****LECTURER****SCHOOL OF MECHANICAL & INDUSTRIAL ENGINEERING****BAHIR DAR UNIVERSITY****BAHIR DAR****K. SRIDHAR****LECTURER****SCHOOL OF MECHANICAL & INDUSTRIAL ENGINEERING****BAHIR DAR UNIVERSITY****BAHIR DAR****ACHAMYELEH AEMRO KASSIE****LECTURER****SCHOOL OF MECHANICAL & INDUSTRIAL ENGINEERING****BAHIR DAR UNIVERSITY****BAHIR DAR****ABSTRACT**

*It is to introduce and encourage producing spare parts of automobile vehicles as an ancillary production center. In Ethiopia many imported vehicles from different parts of the world are in daily use. Maximum numbers of vehicles are of Toyota. Also the spare parts are imported by spending lot of money and time. The main source of transport for all the classes of people are taxis and buses in the country. There are some private taxies operating in all the cities like matador vans, three wheelers (Bajaj and TVS) from India which are the cheapest mode of transport for the poor people. Also two wheelers (motor bikes) of China (Lifan), India (TVS & Bajaj) and Europe can be seen on the roads, which are of small quantities. Ethiopia claims that there are lots of resources available in the country. It is true the country has treasure of resources which are not being fully utilized or explored. This paper is in relation to develop spare parts for the automobile vehicles. Utilizing the resources like man, machine and the techniques available to produce the spare parts as OEM (Original Equipment Manufacturer). In developed countries in the mass manufacturing industry; they are using latest equipment and improved methods in process to produce the quality goods. Similarly it is possible to produce the same items maintaining the same quality here by using the proper tooling. The spare parts of hydraulic break system are chosen from Automobile industries. Break system of hydraulic is of two types 1. Foundation breaks 2. Disc brake. The parts are chosen from foundation brake system, in which wheel cylinder and master cylinder for passenger car and tandem master cylinder for truck are provided. Totally there are three sub-assemblies in the system. 1. Back plate assembly 2. Wheel cylinder assembly 3. Master cylinder assembly.*

## **AN ANALYSIS OF COST OF PRODUCTION OF GROUNDNUT AND PROFITABILITY AT MANIKGONJ DISTRICT IN BANGLADESH**

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### **ABSTRACT**

*Bangladesh is an agricultural country. The most of her inhabitants directly or indirectly are involved in agricultural activities for their livelihood. Agriculture has a great contribution to the Gross Domestic Product (GDP) of the country. Earlier more than 50% of GDP came from this sector. When industrialization starts happening the activities of the population starts diversification towards different sectors. As a result, the contribution of the agriculture sector is slowly reducing and now reached 19% share of GDP. Still agriculture plays vital role and is known as the most important sector of the economy Bangladesh by birth possesses very fertile land in which diversified crops grow very easily. Groundnuts are one of the major oilseed crops of Bangladesh, but yields are low when compared to the world average, with the result that Bangladesh produces only about 40% of its domestic oil consumption. Groundnuts are mostly used as ingredients for a number of industrially processed foods and contribute little to oil production.*



## **LEVEL OF JOB SATISFACTION OF GARMENTS WORKER: A CASE STUDY ON SAVAR AREA IN DHAKA DISTRICT**

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### **ABSTRACT**

*The term job satisfaction refers to an individual's general attitude toward his or her job. A person with high level of job satisfaction holds positive attitude toward his job while a person who is dissatisfied with his job holds negative attitude towards his job. Job satisfaction also occurs when a job meets the expectations, values and standards of an individual and will influence their commitment and performance. So from here, it is how an organization gets satisfaction from their workers in order to get their commitment to perform well. The study revealed that significantly lower percentage of the workers was satisfied with their present job. The study further suggested that working hours, overtime benefits, recognition for good work, management policy, promotional opportunity & good relation with colleagues were more important than working environment, job status, autonomy in work, participation in management, and open communication for their overall job satisfaction. There was not significant influence of personal factors such as age, experience, marital status, income, education, & skill on overall job satisfaction among the workers of garment industries at Savar area in Dhaka districts. The data are collected by face to face interview with a schedule of questionnaire and the core value of workers satisfaction and dissatisfaction that they feel from working in the garments industries situated at Dhaka district are placed here.*

**INDIRECT TAX SYSTEM IN INDIA**

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**ABSTRACT**

*All civilized countries need to collect taxes for several reasons, such as to finance developmental activities, to meet their day-to-day expenses related to maintenance of a free and fair society, to control the economy through fiscal measures, and to a certain extent, to change the economic behavior of people. The major sources of tax revenue for the federal government are duties of excise on manufactured commodities, duties of customs on imported goods, and newly levied service taxes. Other taxes, such as the wealth tax, the estate tax etc., though imposed does not contribute significantly to the national exchequer. This authority of national governments to collect monies from taxpayers must recognize a balance between the nations' authority to tax and taxpayers' rights. Ideally this direct tax collection can be analogized to the extraction of honey from the abode of honeybees where honeybees are not disturbed and careful extraction of the honey results in a circular process where more honey is deposited by honeybees giving better opportunity to the extractor to get the honey in perpetuity.*

**BOARD MECHANISMS AND PROFITABILITY OF COMMERCIAL BANKS IN KENYA****MUGANDA MUNIR MANINI****LECTURER****DEPARTMENT OF BUSINESS STUDIES****JOMO KENYATTA UNIVERSITY OF AGRICULTURE & TECHNOLOGY  
KENYA****UMULKHER ALI ABDILLAHI****STUDENT****FACULTY OF ECONOMICS & BUSINESS STUDIES****MASINDE MULIRO UNIVERSITY OF SCIENCE & TECHNOLOGY  
KENYA****ABSTRACT**

*The role of effective board mechanism as key components of corporate governance has become an issue of global significance and has received new urgency due to various corporate scandals and failure. This study seeks to examine the impact of board mechanisms (audit committee size, audit committee composition, board size, and board composition) on profitability based on the annual reports of nine listed banks in Kenya in the period 2008 to 2012. Using multiple regression as a method of estimation the results of this study reveal that board size, board composition, audit committee size and audit committee composition have no effect on bank profitability in the selected sample. The study suggests that banks with effective board mechanisms may improve financial performance depending on the measure used although not all board mechanisms are significant. The study is significant because it can aid the policy makers in the formulation of policies, which can be effectively implemented for better and easier regulation of banks. The findings of the study have significant managerial and theoretical implications.*

**FOOD SECURITY AND PUBLIC DISTRIBUTION SYSTEM IN INDIA: AN ANALYSIS**

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**ABSTRACT**

*Food insecurity is undoubtedly one of major crisis facing by mankind. Malnutrition is chronic problem and number of people suffering from malnutrition has been steadily increasing in recent years. India is facing tremendous challenges in providing nutritious, healthy, and stable diets to growing population. In recent decades, demographic and economic growth has challenged the limits of economic, social and ecological sustainability, which questioned about food security at the regional, national as well as global level. Despite technological advances that have modernized the conditions of production and distribution of food, hunger and malnutrition still threaten the health as well as well-being of the millions of people. Food insecurity exists when people are undernourished as a result of physical unavailability, lack of social or economic access and inadequate food utilisation. This truncation or shortness of human development undermines a country's potential for economic development. A number of attempts have been made at national as well as at state level to study the problem of food security. But problem of food insecurity has become more serious in the last two decades in India. The present study is an attempt to analyse the causes, extent and effects of food insecurity and to identify the discrepancies in the system, find the ways to remove the anomalies and to make the mechanism more effective for achieving food as well as nutritional security to all in general and weaker sections in particular.*

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Thanking you profoundly

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