



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT AND MANAGEMENT

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IMPACT OF EMPLOYEES' EDUCATING ON PRODUCTIVITY IN BANKING SECTOR**HAMID REZA QASEMI****ASST. PROFESSOR****MANAGEMENT DEPARTMENT OF IAU-ALIGOODARZ BRANCH****IRAN****ABSTRACT**

Attending to employees educating among enterprises has developed different notions and has been mixed with training. Educating and training employees affect on firm in particular way. Of course there is not enough research in this field, what has been studied is impact of training on concepts such as efficiency and productivity. The purpose of this research is study impact of employees' educating on bank productivity. For doing the purpose and using correlation, it is studied impact of educating on bank productivity through three variables of efficiency, service delivery, and human resource productivity. According to the research findings, the bank employees educating has not considerable effect on productivity growth, and if this trend to be continues in the way, it will not be affect in future.

ASSESSING THE EFFECTIVENESS OF FRONTLINE MANAGERS IN PUBLIC SECTOR COLLEGES OF PAKISTAN

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ABSTRACT

Often debated deterioration in the functioning of public sector colleges in Pakistan in general is the rationale of this particular study. The present empirical study is delimited to qualitative assessment of the effectiveness of the Frontline Managers (the principals) of the 35 selected public sector postgraduate peripheral colleges in the Punjab, Pakistan. The study is based on the perceptions of the senior-most staff members from the teaching staff of the colleges under study about their principals. Questionnaires and interviews both structured & unstructured were used for eliciting responses from the respondents. Observations were also used as a tool for triangulation purposes. The data so obtained was tabulated and analyzed using SPSS 15. Analysis of the data revealed that the frontline managers (principals) of these peripheral colleges were barely effective. Some interesting insights were perceived in the colleges under study. Politicized culture, tuition mafia, sponsor- protégé relationships, and no-work culture were some of them. There is considerable room for improvement regarding effectiveness in these colleges.

DOES EMPOWERMENT MODERATE OF THE RELATIONSHIP BETWEEN PERCEIVED OVERQUALIFICATION AND JOB ATTITUDES?

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ABSTRACT

In recent years, issue of unemployment and underemployment has been fueled by the changes in both economic and globalization especially in developing countries. The present study was designed to examine the role of empowerment of the relationship between perceived overqualification of employees and attitudes of job satisfaction, performance and intention to remain. A total of 256 employees were surveyed from 21 organisations located in Sri Lanka. The results showed that overqualification was negatively related to job satisfaction and intentions to remain, and positively related to performance. As hypothesized, empowerment moderated the relationship by ameliorating the negative effects of perceived overqualification on job satisfaction, intentions to remain. Empowerment did not affect the positive relationship overqualification with job performance. Implications, limitations and ramifications of our findings for future research are also discussed.

LINKING THE 'BIG FIVE' PERSONALITY DOMAINS TO ORGANIZATIONAL COMMITMENT

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ABSTRACT

The objective of this study was to explore the relationships between the personality traits and organizational commitment among non teaching employees of government schools in the Sultanate of Oman. Data was collected by using Big Five Inventory (BFI) and revised Organizational Commitment Scale (Meyer, Allen, & Smith, 1993). Response was received from 95 non teaching employees with a response rate of 47.50%. The findings of this study suggest us the relationships between personality traits and organizational commitment among non teaching staff in the government schools.

A STUDY ON DEVELOPMENT AND PROCESSING IN MYSORE MILK UNION LIMITED

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ABSTRACT

In this paper I have made a study on Mysore dairy regarding the routine work which is carried out by them. This helps the development of dairy industry and the farmers of the rural economy. So for this the information has been collected from the Mysore dairy, based on this the work in the dairy is carried out by stages from the entry of milk to the dairy to packing of products, for this I given importance to types of work carried out and the development of dairy industry in Mysore. This helps in better work to be carried for the milk and milk products for the welfare of the dairy development in Mysore.

USE OF INTERNET FOR ELECTRONIC GADGETS PURCHASING – IMPACT OF CIRCUMSTANTIAL ELEMENTS

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ABSTRACT

Purpose – This paper seeks to understand the triggers which influence the adoption (and the discontinuation) of online electronics shopping. Specifically, the research aims to establish the role of situational factors in the process of adoption. Design/methodology/approach – A two-step research process is employed. First, exploratory qualitative research is carried out, with the purpose of gaining an in-depth understanding of consumers' online electronics shopping behaviour. This is followed by a large-scale quantitative survey extending the findings of the qualitative research and validating the role of situational factors in instigating the commencement (and discontinuation) of online electronics buying. Cluster analysis is used to segment consumers based on the importance of specific types of situations. Findings – Both qualitative and quantitative results establish the importance of situational factors, such as having health problems or giving gifts to a person in distant location or using the online offers, as triggers for starting to buy electronics online. Many shoppers are found to discontinue online electronics shopping once the initial trigger has disappeared or they have experienced a problem with the service. Practical implications – While situational factors are beyond a marketer's control, they could be used as a basis for marketing communications content and target advertising, for instance, by using magazines containing details on what gift can be given or what all offers are going on. Originality/value – The importance of situational factors as triggers for the adoption of online electronics shopping suggests an erratic adoption process, driven by circumstances rather than by a cognitive elaboration and decision. The adoption of online shopping seems to be contingent and may be discontinued when the initiating circumstances change.

QUALITY MANAGEMENT INITIATIVES AND COMPETITIVENESS - CASE STUDIES ON SMALL AND MEDIUM ENTERPRISES**DR. S. R. ASHOK****PROFESSOR****DEPT OF MECHANICAL ENGINEERING****JNN COLLEGE OF ENGINEERING****SHIMOGA – 577 204****DR. C. S. VENKATESHA****PROFESSOR****DEPARTMENT OF MECHANICAL ENGINEERING****UNIVERSITY BDT COLLEGE OF ENGINEERING****DAVANAGERE – 577 004****DR. B. T. ACHYUTHA****PRINCIPAL****BAPUJI INSTITUTE OF ENGINEERING AND TECHNOLOGY****DAVANAGERE – 577004****ABSTRACT**

Small and Medium Enterprises (SMEs) form an important part of Indian economy. They contribute immensely to the economy through employment generation, investments, innovations and exports. Today in global competition, many of these SMEs are struggling hard to survive. Thus, there is an urgent need to improve the competitiveness of Indian SMEs. The current investigation is an attempt to establish the relationship between SME competitiveness and quality management initiatives. The process of qualitative analysis involves a series of individual case studies based on semi structured interviews. The use of multiple sources, establishment of chain of events and review of drafted case studies by experts are the techniques employed to improve construct and external validity. Multiple case studies are developed using semi structured interviews, documentation inspection, and direct observation at multiple sources. Several semi-structured interviews were conducted with the entrepreneurs and quality professionals from SMEs in the region who have implemented ISO 9000 quality management system, to investigate the role of quality initiatives in enhancing the competitiveness and to validate the proposed model. Based on the results of qualitative methodology, suggestions are made to the small and medium engineering industries to effectively manage quality and to enhance their competitiveness.

RELATIONSHIP BETWEEN EMPLOYEE ENGAGEMENT AND COMMITMENT: A STUDY AT IVRCL**SURESH KANDULAPATI****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT STUDIES****PADMASRI DR. B. V. RAJU INSTITUTE OF TECHNOLOGY****NARSAPUR – 501 313****DR. G. MANCHALA****PROFESSOR & HEAD****DEPARTMENT OF MANAGEMENT STUDIES****MAHAVEER INSTITUTE OF SCIENCE AND TECHNOLOGY****BANDLAGUDA****ABSTRACT**

Employee engagement is the level of commitment and involvement of an employee towards organization and its values. The organization must work to develop and nurture engagement which requires a two-way relationship between employer and employee. Thus employee engagement is barometer that determines the association of a person with the organization. IVRCL Infrastructures & Projects Limited is an established player in the infrastructure sector, headquartered in Hyderabad. It was incorporated in 1987 and commenced operations in 1990. IVRCL commenced operations with building construction and later on forayed into various social infrastructure sectors like water transmission & treatment, solid waste management, roads & highways, power transmission lines and bridges. The Main purpose of the study is to determine the degree of employee engagement by position and gender and to study the employee commitment towards long-term career at IVRCL. Employees belonging to the IVRCL constituted the respondents of the study. A structured questionnaire is administered to 77 respondents of junior, middle and top level employees by adopting a random sampling technique. The data analysis is based on the scoring scale for employee engagement and Analysis of variance (ANOVA) is applied to test the hypothesis. Karl Pearson's Coefficient of Correlation applied to test relationship between employee engagement and employee commitment. The degree of employee engagement at IVRCL is very high i.e., 85.7 percent. All top level employees are fully committed towards long term career at the company. There is high correlation between employee engagement and commitment.

PERCEPTION AND RECEPTIVITY OF BRANDING BY BANKS BY CUSTOMERS OF SMALL SCALE INDUSTRIES IN BANGALORE: AN EMPIRICAL EVIDENCE

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ABSTRACT

The purpose of this research is to find out how Small Scale Enterprises in Bangalore perceive the value and brand of the bank they are using for the financial services of their business. An attempt has been made to find out how they perceive their banks and what underlying factors that affected their choice of bank the most in terms of receptivity. Quantitative research method has been used for this study. Hypotheses were created and tested on a sample population containing small scale enterprises in Bangalore. The data were analysed using SPSS. Analysis has been carried out with respect to the factors circling the brand phenomenon like awareness, association, attitude, loyalty and activity. The empirical findings were derived from the data collected from the survey among the sample population and the emphasis has been on the factors circling the brand phenomenon like awareness, association, attitude, loyalty and activity. The findings are explained in tables. The most significant finding in the study is the importance of personal contact at the bank, the enterprises' personal relation with one or more employees in the bank. Banks are not at all seen as unique in their supply of services, and hence the personal connection is found to be an important factor which leads to loyalty. The respondents are satisfied with the performance of their present banks since the supply of services covers their need. The enterprises do want the best possible solution to their specific situation; however, they do not seek for that optimal solution actively.

EXPECTATIONS AND PERCEPTIONS OF STUDENTS IN ENGINEERING EDUCATION - A STUDY

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ABSTRACT

The Purpose of this qualitative study is to ascertain the expectations and perceptions of students studying in private engineering colleges. A sample of 175 respondents has been selected for conducting the study. The various dimensions that are considered for the study include placement, infrastructure, extracurricular activities, education, student's development, educational material and college environment. The study reveals that there is a highest gap in education dimension and lowest gap in placement and college environment dimensions. ANOVA technique has been used to compare the mean differences between the perceptions and expectations of students. The study identifies that there is a significant difference in the mean values of perceptions and expectations of students. This study is an attempt to identify the areas where students get dissatisfaction and to offer suggestions necessary to minimize the same.

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ABSTRACT

Automobile Industry in India is influenced by the presence of national and multi-national manufactures. The presence of many manufacturers and brands in the state provides many choices to the customer. These manufacturers offer similar value proposition, making the passenger car segment being highly commoditized. Customers no longer consider engine performance, as a major factor, as it is expected to be a standard already in place. They look for those differentiating parameters, which can make the choice from one brand to another. The main purpose of this paper is to come up with the identification of possible parameters that influence the consumer purchase behaviour patterns of passenger car owners in the State of Kerala. It is also aimed to develop a theoretical model, which influence the consumer purchase patterns of passenger cars, so that further research could be done, based on the model and the identified parameters.

REPATRIATION PROGRAM AS A PROCESS FOR RETAINING REPATRIATES - ISSUES SURROUNDING INTERNATIONAL HUMAN RESOURCE

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ABSTRACT

The repatriation program is filled with adjustment problems for both the company and the repatriate. Majority of the repatriates often feel discouraged and angry with the repatriation program resulting in higher turnover rate among expatriates hence this study is undertaken to analyze satisfaction level with the repatriation program and to identify its impact on repatriate turnover. To fulfill this objective, first, the article reviews the literature on this topic. Then, an empirical quantitative study is developed with a sample of 60 Indian repatriates. Finally, we present our findings along with the theoretical and managerial implications of the study, its limitations and our recommendations for future research.

ROLE OF TRAINERS IN IMPROVING TRAINING EFFECTIVENESS: A CASE STUDY OF INSURANCE SECTOR IN ARID INDIA

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ABSTRACT

Study tries to examine the role of trainers in improving the effectiveness of training programs. Insurance sector was chosen for the study as it provides maximum training to its employees and agents or financial consultant. The Study was conducted on a training program of HDFC Standard Life Insurance Company Ltd during 2007-08. Major districts of Rajasthan were chosen for the study. Survey method was used, using structured questionnaire for primary data collection. It was found that trainers play a vital role in increasing the trainee's performance ultimately maximizing the profit of any organization. They have also increased the effectiveness of any training program conducted at any organization by developing the trainee's skills.

**A STUDY ON WORK INTERFERENCE WITH FAMILY (WIF) AND FAMILY INTERFERENCE WITH WORK (FIW)
AMONG MARRIED FEMALE MANAGEMENT FACULTIES**

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ABSTRACT

This paper examines two aspects of work family interferences: work interference with family (WIF) and family interference with work (FIW) among married female teaching faculties in Nagpur context. This study consists of 40 married female Management teaching faculties. It highlights the significance of gender role orientation as one of the key factor affecting WIF and FIW. This paper examines the effects of some of the essential personal background variables like age, job experience and duration of marriage on WIF and FIW. The findings revealed that respondents who adopt a more egalitarian gender role attitude experienced higher FIW and WIF. The study also revealed that female teaching faculties with older age, higher job experience and longer duration of marriage, perceived low level of WIF and FIW. Implications are discussed and recommendations are made in this area.

WORK-LIFE BALANCE: A CROSS SECTIONAL STUDY OF BANKING & INSURANCE SECTOR

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ABSTRACT

Service sector constitutes 45% of the total GDP. Hence the satisfaction level and the work life balance are essential. These days banking and insurance sectors are the key sectors that support the economy. The present study has been carried out with a view to examine the balance between the personal life & the professional life of the working professionals taking into consideration the employee from banking & insurance sector. In this paper, an attempt has been made to clarify the concept and significance of work life balance. Efforts have also been made to figure out the causes and impact of work life conflicts and the measures taken to mitigate its impact. The parameters that have been taken into consideration for measuring the work-life balance are the number of working days in a week, daily working hours, travelling time to workplace, time spent with the family daily, botheration for work, bringing work home, feeling about work, measures taken to relieve stress out of work etc.

THE CHALLENGING JOB DESIGN OF GLOBAL MANAGER**PAYAL JOHARI****ASST. PROFESSOR****LAL BAHADUR SHASTRI INSTITUTE OF MANAGEMENT & TECHNOLOGY
BAREILLY****ABSTRACT**

Many organizations require their managers to spend considerable amount of time managing overseas business. These assignments can range from short business trips to lengthy business assignments. Working in a foreign culture poses its own challenges, which these global managers have to face in addition to their business responsibilities. Some of these challenges include managing in a multicultural environment, which involves managing people from diverse backgrounds. Other challenges include linguistic challenges, culture shock, corruption, The roles of these global managers that are full of challenges and variety in performance is what makes them different. An elaborate Job Analysis therefore is required to draw role specific Job description and specifications that can be utilised by both the management to identify best talent and also by professionals looking to crack international deals

CULTURAL INTELLIGENCE (CQ): LEVERAGING EFFECTIVENESS OF INDIAN BPO SECTOR

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ABSTRACT

World has become a global village. This is true in many hard core areas of development like technology, communication etc. But still many soft issues are challenge to the companies. One of them is cultural difference and cultural diversity. This is a very sensitive and critical issue to any organizations now days. With increasing globalization, many sectors in Indian economy have grown tremendously, one of which is IT and ITeS industry. Thus, it brings heavy pressure/ urgency for companies to understand and react as per the changes BPO industry encounter major challenge on cultural differences. This paper introduces the concept of cultural intelligence (CQ) and discusses its relevance and implications in the ITeS industry. It proposes a model highlighting CQ as a major critical individual capability affecting companies to bridge the gap between cultural disparities with special reference to Business Process Outsourcing (BPO) sector.

GLOBAL FOREX MARKET VIS-A-VIS INDIAN CURRENCY– A STUDY

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ABSTRACT

India is a world most largely trading country it plays a major role in forex trading with global currencies. Currency Trading is the world's largest market consisting of almost trillion in daily volumes and as investors learn more and become more interested, the market continues to rapidly grow. Not only is the forex market the largest market in the world, but it is also the most liquid, differentiating it from the other markets. The present paper derives different global currencies fluctuations and its impact on Indian forex market.

RANKING MFIS IN INDIA: USING TOPSIS

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ABSTRACT

Micro Finance institutions (MFIs) have grown rapidly in India. Indian microfinance sector is increasingly becoming a viable investment sector for commercial investors. So ranking Indian MFIs is of obvious interest for investors and researchers. CRISIL has ranked fifty Indian MFIs, based on loan amount outstanding for 2009. But there are a number of other indicators of performance of an MFI. A ranking based on a number of indicators, measuring outreach, sustainability, efficiency and financial structure, will be useful for quick comparison of overall performance of the Indian MFIs. Such a multi criteria ranking is a very challenging problem, as different MFIs seem to outperform, their peers, under different criteria. TOPSIS is a multi criteria method of ranking alternative solutions. It is based on the principle that the best solution is closest to an ideal solution (which is the best alternative, under any criterion), and farthest from a negative ideal solution (which represents the worst alternative, under any criterion). Using TOPSIS, we rank seventy seven Indian MFIs which report their performance, with respect to a number of criteria in the MIX website. Our rankings reflect the overall performance of these MFIs with respect to ten different indicators. We see that SKS Microfinance Ltd, Spandana Sphoorty Financial Ltd (SSFL) and Share Microfinance Ltd are the top three Indian MFIs, ranked first, second and third respectively, based on CRISIL as well as our TOPSIS rankings.

SERVICE QUALITY EVALUATION: AN APPLICATION OF THE SERVQUAL MODEL WITH SPECIAL REFERENCE TO TWO WHEELER SERVICE STATIONS IN NANGAL DAM

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ABSTRACT

The understanding of the customer satisfaction levels can serve as a boom for any business. Considering the scenario in the Two Wheeler industry in India, the competitive nature of the business is pushing the efforts towards the services provided to even higher levels. In a response to the intention of the local two wheeler dealers at Nangal Dam region, the study has been designed as an application of the SERVQUAL model. The study focuses on the GAP 5 of the model that provides insights to understand the difference between the expectation and perception of the customers about the services being provided by the dealers. For this purpose, two separate structured questionnaires were prepared. These questionnaires were then filled by the customers of the local area. The study interestingly reveals the difference in satisfaction of the customers from personnel at the service station and the management of the service station. The study also reveals that the highest difference is between the tangibility and reliability of the services being offered by the local service stations.

A STUDY OF PROBLEMS & PROSPECTS OF INTERNET RETAILING IN INDIA

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ABSTRACT

At a basic level, any commercial transaction that involves a direct sale to a consumer at any point of time may be termed as retailing. Retailers have always been subject to enormous competitive strain and the commonly perceived solution is to add 'e' to the business model in an attempt to capture the attention of a global shopping audience. Such an initiative results in no more than an additional channel and the successful company must have more than an electronic distribution medium - it must continue to provide what its customers want. Retailing can be the selling of apparel, books, music, footwear, grocery items or other things. Such a retail trade could take place in a shopping mall, a mom-and-pop store, a department store, or in a friendly neighborhood grocery shop. Most of such retail trades that can be done through the brick-and-mortar retailing route can be successfully replicated over the Internet as well. In the traditional sense, the term Retailing referred to the final transaction between a business and a customer (B2C). In this paper researcher focused on benefits of internet retailing to consumers and business, Important Steps for setting up a Online Store, and various Problems of Internet Retailing, and finally researcher suggests some important strategic tips to Internet Retailers for increasing the Online Sales.

ORGANISATIONAL OUTCOMES OF EFFECTIVE RELATIONSHIP MARKETING IN INDIAN INSURANCE COMPANIES

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ABSTRACT

This study will propound and examine the premise that relationship marketing when fully embraced, i.e. where there is a true balance between 'giving and getting' and where loyalty is based on trust and partnership, will prove to be one of the most significant policies to be pursued in the development and nourishment of competitive advantage. The importance of the relational benefits, internal marketing and relationship quality criteria and their influence on organizational commitment in Indian insurance companies as a key to relationship marketing success. The assessment is conducted by means of questionnaires. Correlation analysis was employed to test the validity of the procedure. The empirical study findings confirmed positive relationships between relationship marketing, enterprises performance and increasing its market share in the target industry as an organizational Outcomes. One important contribution of this study is that relationship marketing leads to insurance enterprise performance through some moderating variables. The proposed relationship marketing instrument can be used to solve the issues of relationship marketing development in Indian Insurance companies. The study advances the understanding of performance- increasing market share as an organizational outcomes based on relationship marketing research by investigating structural relationships among relational benefits, internal marketing, direct marketing and relationship quality criteria, and organizational outcomes in Indian Insurance companies.

E – GOVERNANCE: AN INITIATIVE TO PUBLIC DEVELOPMENT IN INDIA WITH SPECIAL REFERENCE TO ODISHA

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ABSTRACT

In countries like India major chunk of the people are living in rural part of the country. Most of these people are not sufficiently aware about the governmental initiative for the betterment of citizen. These people are cheated mostly by so called mediators (Dalals) of different objectives. Now a day government has taken a large step to help these people along with the educated mass through e – governance approach. The development of ICT and telecommunication technology helps a lot to modernize the public sector. The government in collaboration with states and NGOs has under taken various projects to help the citizen of India in their day to day activities and with the objective of right to information. Establishing e – governance there require good and updated IT infrastructure and change in the process of information sharing. There are lot many projects lunched by the government in state wise and country wise to make the information available and minimize the gap between governmental approach and citizen of the country.

TO STUDY THE FACTORS AFFECTING JOB SATISFACTION LEVEL IN THE SELECTED BPO COMPANIES IN NCR REGION

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ABSTRACT

To meet the challenges of globalization and to remain competitive throughout, the BPO industry needs to constantly work upon the areas that can create a difference from an HR perspective; an effective HR practices in all the departments of the BPO companies can make all the difference. In the present study, employees are asked to indicate their level of satisfaction for different aspects of their job. In all, nineteen items are included in this part of the questionnaire. Factor Analysis is performed by calculating eigenvalues of Variance-Covariance matrix of the nineteen statements of job satisfaction in the questionnaire. The present study is aimed to analyse job satisfaction variables to find out which ones can help the BPO industry to combat the future challenges. It presents the HR environment and true picture of the factors of the satisfaction prevailing in the BPO companies.

JOB SATISFACTION AMONG EMPLOYEES IN SMALL SCALE INDUSTRIES, VISAKHAPATNAM

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ABSTRACT

This paper investigates job satisfaction among employees in small scale industries in Visakhapatnam. The sample consists of 125 employees from various categories of Small Scale Industries like Agro, Forest, Mineral, Textile, Engineering, Chemicals, Livestock, Building and Materials and Others. The result indicates that most of the units were noisy, prone and suffered from inadequate illumination. Arrangements for protected drinking water were also poor. Majority of the employees were dissatisfied with the work environment in which they are carrying out their duties. It is reported that the motivating factors that would motivate employees to perform in Small Scale Industries are basically three things viz., monetary benefits, promotions and secured jobs. It is the fervent hope the researcher, that this research work would immensely be benefited to both the employees and managements of Small Scale Industries in the region.

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Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator