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VISION

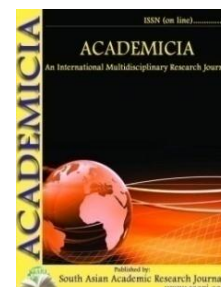
The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.



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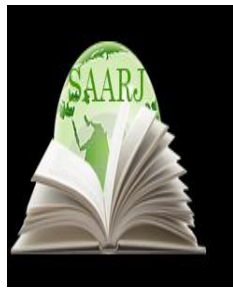
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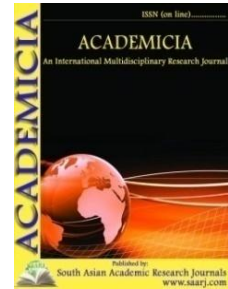
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WOMEN ENTREPRENEURSHIP IN INDIA - A ROAD AHEAD

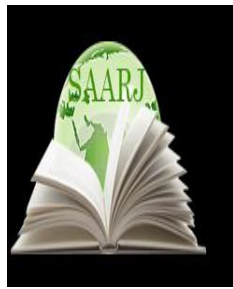
Vipin Kumar Aggarwal*

*Associate Professor,
Sri Aurobindo College,
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New Delhi, India.

ABSTRACT

Woman is an important part of the family in Indian society. Development of women is necessary socially as well as economically for overall economic development of any country. Due to change in environment, nowadays people are accepting the leading role of women in our society, with few exceptions. Nowadays, our growing service sector has created many entrepreneurial opportunities exclusively for women where they can outshine their leadership skills. Women entrepreneurs are the potentially emerging human resource in the 21st century. Nowadays, women is no more confined to homes only, they possess necessary capacity to transmute economies into prosperous enterprises. The main objective of this paper is to find out the status of women entrepreneurs in India and also intent to highlight various initiatives taken by the government of India and the challenges faced by the Women Entrepreneurship. This paper will proposes the suggestions fortumbling hurdles of the women entrepreneurship development.

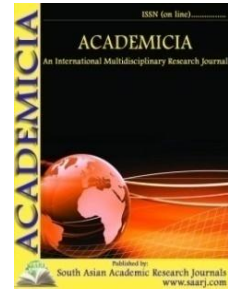
KEYWORDS: *Development; Entrepreneurship; Leadership; Opportunities; Women.*



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**THE IMPACTS OF CURIOSITY AND MONEY ATTITUDES ON THE
ADVERTISING APPEALS EFFECTIVENESS AMONG CONSUMERS IN
KOLKATA**

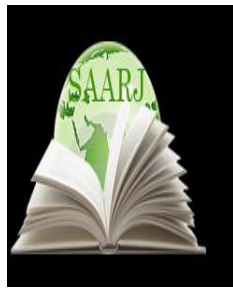
Dr. Gouranga Mitra*

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ABSTRACT

An advertising appeal is the basic ideas behind an advertisement or the basic reason why audience should act. The present study aimed at finding out the strength and influence of advertising appeals which are mediated and moderated by the various person related variables (curiosity and money attitudes) of a metropolitan city- Kolkata. Accordingly, data have been collected from 600 consumers randomly selected from different wards of Kolkata. Four tools- General Information Schedule, Advertising Appeals Effectiveness Trait Scale, Curiosity Inventory, and Money Attitude Scale were used for data collection purpose. Findings revealed that, the level of advertising appeals effectiveness was significantly influenced by curiosity but not the level of money attitudes for consumers.

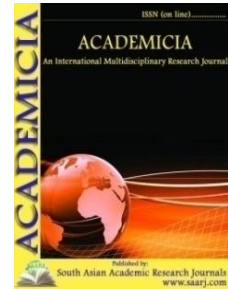
KEYWORDS: *Advertising appeals, Consumers, Curiosity, Money Attitudes, Trait.*



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**ENTREPRENEURSHIP IN EDUCATION SECTOR IN NORTH-EAST
REGION WITH SPECIAL REFERENCE TO ASSAM**

Joyjit Sanyal*; Amrita Das**

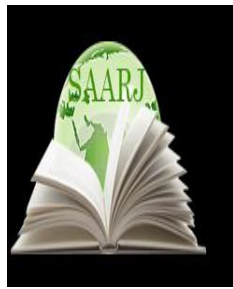
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**Research Scholar,
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ABSTRACT

The paper entitled 'ENTREPRENEURSHIP IN EDUCATION SECTOR IN NORTH-EAST REGION WITH SPECIAL REFERENCE TO ASSAM' mainly intends to focus on the scope of entrepreneurial development- its issues, challenges and prospects with regards to the demand for education by the students within the region. The paper shall try to provide firsthand knowledge with regards to the demand for various courses by the students in the region and the reasons as to why there is a migration of students to other states of the country. The Paper shall try to focus on the demand for higher education among the students of North-East and the scope for the entrepreneurs in the region for setting up institutes and curbing the demand. Finally, the paper shall try to focus specifically on the problems faced by the entrepreneurs or the hurdles before them for setting up their establishment or running the same. The paper will also try to provide with certain suggestions with regards to overcoming the hurdles and curbing the demand for higher education in the region.

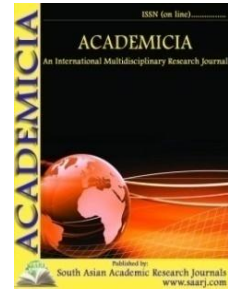
KEYWORDS: *Entrepreneurship, Education, North East.*



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**GLIMPSE ON SOME IMPORTANT TERRACOTTA PLAQUES OF
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WITH THE GODDESS DURGA AND ATTENDANTS**

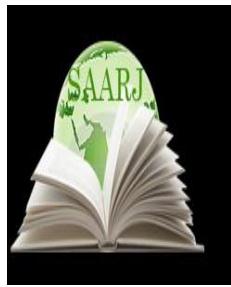
Shamba Bhattacharya*

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Santiniketan.

ABSTRACT

Chandraketugarh is a very important name in ancient Indian historical context. Continuous cultural formation from early historic era to medieval period has been revealed by archaeological excavation. Among the excavated artifacts terracotta plaques are important cultural aspects. Proper study of these artifacts can reveal socio-religious condition of that region. So this paper aims to reflect the socio-religious aspect through the terracotta plaques.

KEYWORDS: *Historical, cultural, artifacts, excavation, terracotta plaques.*



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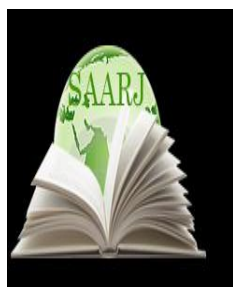
**PROMISES AND CHALLENGES OF INDIA'S CORPORATE
GOVERNANCE REFORMS**

Shweta Raj*

*Assistant Professor,
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New Delhi, India.

ABSTRACT

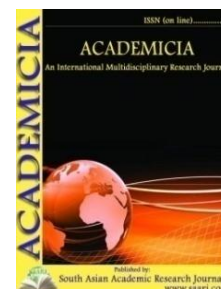
Corporate Governance is essentially all about how corporations are directed, managed, controlled and held accountable to their shareholders. The objective of any corporate governance system is to simultaneously improve corporate performance and accountability as a means of attracting financial and human resources on the best possible terms and of preventing corporate failure. With the rapid pace of globalization many companies have been forced to tap international financial markets and consequently to face greater competition than before. Both policymakers and business managers have become increasingly aware of the importance of improved standards of Corporate Governance.



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**ADOPTION OF INFORMATION &
COMMUNICATION TECHNOLOGY IN THE UNIVERSITY LIBRARIES
OF UTTAR PRADESH**

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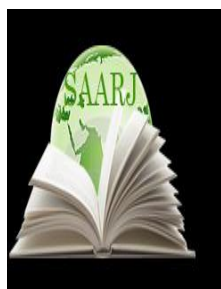
**Research Supervisor,
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ABSTRACT

The work of experts in the fields of science, technology, social science and the humanities continue to give birth to information that is beneficial to the whole society. The availability of information at right time and in the right form is of utmost importance in the development of knowledge as well as in all the development activities. Many academic libraries around the world are striving to provide Information Communication Technology (ICT) facilities to their users. However, there are several factors, which may be a barrier to achieve that in the India in general, and in the state of Uttar Pradesh in particular. The paper is a basic work so far and it investigates the original views of the library and information professionals of the country regarding the adoption of Information and Communication Technology (ICT) in the university libraries. Data have been collected by survey methods with the help of questionnaire. Finally it finds the problems faced by the professionals and made some specific recommendations for the solutions.

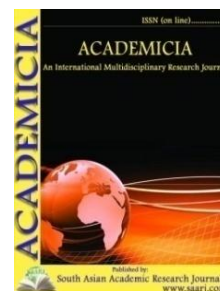
KEYWORDS: *Uttar Pradesh, University libraries, Information and communication technology (ICT).*



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**QUALITY OF PRIMARY SCHOOLING:
A CASE STUDY OF A GOVERNMENT PRIMARY SCHOOL IN JAMMU
AND KASHMIR**

Shabir Ahmad Para*

ABSTRACT

Since the implementation of various centre/state-sponsored educational schemes especially SSA in Jammu and Kashmir, the main focus of the government has remained in opening of new primary schools in each village at a distance of 1km and appointment of Rehbar-e-Talim teachers (para teachers) in these primary schools. . Most schools are functioning in rented buildings with two Rehbar-e-Talim teachers teaching the whole primary curriculum and hence, generalize multi grade teaching. While the quantitative expansion of the primary schools remains impressive, the achievements remains elusive, as these schools lack adequate infrastructural facilities, suffering from the shortage of teachers and unsatisfactory quality of education provided. In this paper an attempt has been made to show the real picture of these schools by analyzing the functioning of primary schooling and to know the perception of village community members about different aspects of schooling. Besides, an attempt has been made to understand how the conflict has an impact on the processes of schooling.

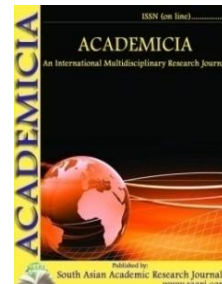
KEYWORDS: *Conflict Primary Schooling, Quality and Rehbar-e-Talim Teachers.*



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**A COMPARATIVE STUDY OF THE COMPONENTS OF ATTITUDE
AMONG ELEMENTARY SCHOOL STUDENTS TOWARDS THEIR
PEERS GROUPS WITH DISABILITIES**

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ABSTRACT

The World Health Organisation (WHO) estimates that 10% of any population are disabled (Thomas, 2005a). In addition, approximately 85% of the world's children with disabilities under 15 live in developing countries. It is further thought that with disability, or impairment, being both a cause and consequence of poverty, the Millennium Development Goals cannot be achieved without a specific disability focus (DFID, 2000). People with disabilities have health, nutritional, educational and gender needs too, yet the goals related to these issues currently ignore the often unique needs of people with disabilities within these goals.



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**DETERMINANTS OF COMMUTING TIME AND ITS IMPACT ON
WORK AND PERSONAL DOMAINS: A STUDY MEASURING
PERCEPTION OF OFFICERS IN DEFENCE CPSEs**

Nita Choudhary*; Shikha Ojha; Niranjan Kumar Singh*****

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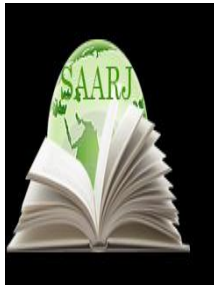
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Bangalore, India.

ABSTRACT

Commuting can be better understood in terms of time spent from home-to-work and from work-to-home on a daily basis. Although many studies have analyzed commuting time, the impact of daily commuting time on work and personal domains has been narrowly studied. The perception of officers towards commuting was also studied. The paper also identified the relationship between commuting time and various demographic variables. The sample consists of 338 officers at various managerial levels working in defense CPSEs (Central Public Sector Enterprises). Among the various findings, it is noted that commuting time was significant and positive predictor of personal arena and personal arena was predicted by simultaneous regression of commuting time and work. The travel time with respect to demographic variables showed numerous contradictory results as opposed to other studies.

KEYWORDS: *Commuting time, Defence CPSEs, Flexi time, Bangalore, Personal arena.*



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IMPORTANCE OF EFFECTIVE TRAINING IN HOSPITALITY INDUSTRY - A CASE STUDY

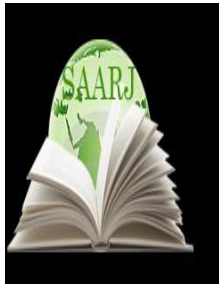
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*Assistant Professor,
Department of Tourism & Hospitality Management,
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ABSTRACT

This paper aims to reflect the effectiveness of training in local administration in the Hospitality Industry by using the Mean, Standard deviation, Standard error and 't' test. This study is based on secondary data concluding that training helps urban local administration to develop administrative system and to improved performance indicators in Hospitality Industry.

KEYWORDS: *Induction training; Need based training; Planned training and Utilization.*



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STUDY ON SATISFACTION OF INCENTIVE STRUCTURE FOR WOMEN EMPLOYEES IN HOTELS

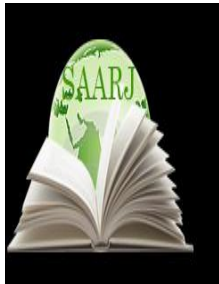
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**Head of the Department,
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ABSTRACT

This study focuses on identifying the need of specific incentives for women employees in hotels. This paper conducts a study on some problems on the reform of incentive system for star hotel employees looking into the individualistic needs. It emphasizes the importance of participation of women employee in incentive mechanism for star hotel. The study also highlights empirical analysis and discusses how to provide incentives to employees of star hotels so as to strengthen the workforce and quality and initiatively integrate themselves into the hotel. Moreover, this paper tries to find out a satisfactory incentive mechanism offered for women employees of star hotels to provide a reference for senior management of star hotels. With the advent of knowledge-based economy and the acceleration of global integration, competition between hotels are, more often than not, manifested by competitions in managerial talents. As incentive system plays a decisive role in attracting and retaining talents, stimulating people's innovative ability, and raising core competitiveness and securing sustainable development, a scientific and rational salary system has already become an important strategic prerequisite for successful corporate management. The study was carried out in five star hotels of Western Maharashtra. A sample of 300 women employees were selected for the study and 30 Human Resource Managers were also interviewed to collect their opinion. The study reveals that women incentives and benefit are different from men and these needs to be implemented to keep them happy and motivated. This calls for an immediate attention by the Hotel Organizations.

KEYWORDS: Women Employee, Hotels, Incentive.



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EXPLORING BRAND ENGAGEMENT THROUGH PERSONALITY RELATED FACTORS ON FACEBOOK

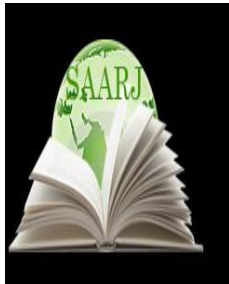
Bhavna Sharma*

*Assistant Professor,
Baddi University of Emerging Sciences & Technology,
Baddi, Himachal Pradesh, India.

ABSTRACT

Online Social networking websites are very popular and have become a part of life. One of the main drivers for this change is over 1.3 billion active users as of June 2014 who is active on the biggest Social Media at the moment, Facebook. This study is an attempt to create more understanding of which personality related factors influence brand related usage of online social networking sites. The study revealed that Brand related usage is measured on three different levels, namely consuming, contributing to and creating brand related content with the help multiple regression analysis. The results concerning the more marketing orientated personality traits Opinion Leadership and Self-congruence pose interesting possibilities for marketing managers.

KEYWORDS: *Engagement, Opinion leadership, Personality, Self-congruence, Internet usage.*



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**THE GENEVA CONVENTIONS AND ADDITIONAL PROTOCOLS:
HISTORY AND LEGAL BASIS**

Ibrahim Abdullahi*

*Faculty of Law,
Department of Private and Business Law,
Usmanu Dan Fodiyo University,
Sokoto.

ABSTRACT

Modern armed forces and indeed individuals are employed in a wide range of operations that range from peacetime riot control to outright international armed conflict. Classifying these various scenarios to determine the applicable international law is rendered difficult by both lack of clarity inherent in the law or the political factors that tend to enter the decision making process. The Geneva Conventions and their Additional Protocols came into being to salvage the situation. This paper therefore discussed the Historical and legal basis of the Geneva Conventions and their Additional Protocols and concludes that beautiful as the provisions may be, their efficacy has been hampered by implementation problems.



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FINANCIAL INCLUSION IN INDIA - AN OVERVIEW

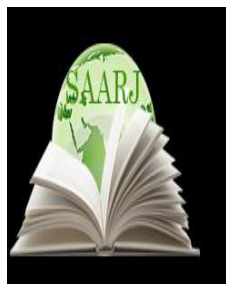
Vipin Kumar Aggarwal*

*Associate Professor,
Sri Aurobindo College,
University of Delhi,
New Delhi, India.

ABSTRACT

Finance has become an indispensable part of any economy for development of the society as well as economy. Developing economies are seeking to encourage financial inclusion as part of their overall strategies for economic and financial development. To achieve this objective developing countries need a strong financial system for sustainable growth. Financial inclusion can help in achieving equitable and inclusive growth. Hence, this paper attempts to comprehend financial inclusion and its importance for overall development of society and economy. This study also focuses on the various initiatives adopted by various Indian banks towards achieving the goal of financial inclusion. The relevant data has been collected from various Articles and reports of RBI and NABARD.

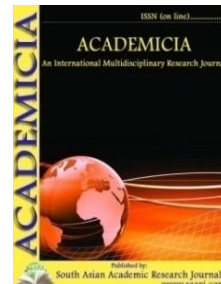
KEYWORDS: *Business Correspondents; Economic Development; Financial Inclusion; Financial Exclusion; Inclusive Growth.*



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MENOPAUSE: TRANSITION PERIOD IN WOMAN'S LIFE

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ABSTRACT

Menopause is an important phase of woman's life that occurs after 45 years of age. In this period women face lots of problematic symptoms which disturb their daily life. The present study was planned and conducted on 150 women of different age groups. A self-structured interview schedule was used for collecting information regarding their complaints both physical and psychological. Data were analyzed for frequency of symptoms and comparison was made in different age groups. The results revealed that prominent symptoms of menopause faced by women vary in different age groups, but every woman had unique experience of this phase with variation of occurrence. Onset of menopause was mostly between 40-44 years, but sometimes these symptoms continue in their later life also. The discomfort situation was controlled by using different practices like exercise, healthy diet, therapy and doctor's advice.

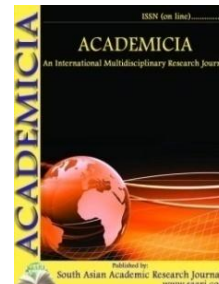
KEYWORDS: *Menopause, symptoms, Women life.*



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**FOREIGN EXCHANGE MARKET AND EXCHANGE RATE POLICY –
STUDY OF INDIA’S JOURNEY POST INDEPENDENCE**

Shweta Goel*; Parul Saini**

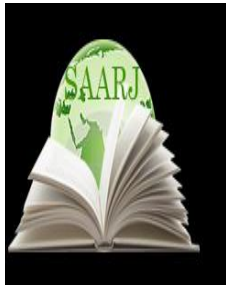
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ABSTRACT

With the spread of globalization and liberalization of world economies, the level of interdependence among economies in world has increased at a very fast pace. An important factor forming base of all international transactions is Exchange rates. The objective of this paper is to trace India’s experience of exchange rate management against the backdrop of various national and international developments since independence. It is appropriate to quote that neither a single exchange rate regime is appropriate for all countries in the world nor an exchange rate regime which is appropriate for a country at one time may remain appropriate all time for it. In the post independence period India’s exchange rate policy has seen a shift from a Par value system of IMF during 1950s and 1960s to a Basket Peg during 1970s and 1980s and eventually culminating in the present form of a market determined exchange rate regime since March 1993. Reserve Bank of India, the apex banking institution of India, has been actively participating in the market dynamics with the purpose of maintaining orderly conditions in foreign exchange market. This study makes an attempt to explain major factors affecting the dynamics of exchange rate. India’s journey has been traced by explaining chronology of exchange rates systems prevailed in India, movement of Indian Rupee over years and Central Bank intervention through buying and selling of currency.

KEYWORDS: *Exchange rate, Foreign Exchange Market, India, Reserve Bank of India.*



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**BHARATI MUKHERJEE'S DIASPORIC IMAGINATION:
COMBINATION OF EXCLUSION AND INCLUSION IN GLOBAL
ETHNICITIES**

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ABSTRACT

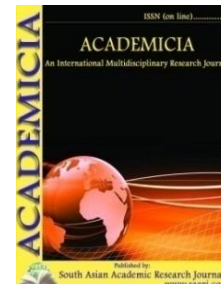
Dislocations are unavoidable, perhaps essential for the voyage towards maturity, self-knowledge and recognition at the historical and discursive margins of the New World. Similarly, multiculturalism works at many levels. It is not merely a projection of multiple ethnicities; it finds itself constantly in opposition to the dual concepts of modernity and uniformity. The drift and tendency towards globalization aims at reinforcing sameness for cultural and existential survival, where dislocation is necessary and difference is a truth. There is need to realize the significance of the cultural encounter which takes place in diasporic condition, the bi-cultural pulls and the creation of a new culture which finally emerges out of the psychic uncertainty of the diasporic split and dislocations.



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**PRADHAN MANTRI JAN DHAN YOJANA (PMJDY):
PATH TOWARDS FINANCIAL INCLUSION IN INDIA**

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ABSTRACT

Financial inclusion has been a buzzword for the policymakers and governments for a long time. Attempts have been made by the policymakers and financial institutions to bring large sections of the rural population within the banking system having realized that financial inclusion is the essence of sustainable economic growth and development in a country like India. Inclusive growth becomes impossible without financial inclusion. Financial inclusion is also must for the economic development of the country. Without Financial Inclusion we cannot think of economic development because a large chunk of total population remains outside the growth process. Though our country's economy is growing at a one digit, still the growth is not inclusive with the economic condition of the people in rural areas worsening further. One of the typical reasons for poverty is being financially excluded. Though there are few people who are enjoying all kinds of services from savings to net banking, but still in our country around 40% of people lack access to even basic financial services like savings, credit and insurance facilities. India is the second only to China in the number of people excluded from financial facilities. Even after 68 years of independence, around ten crore households are not connected with banking. Bringing every household within the grasp of the banking system there has been an ongoing process started a decade ago. However, the present Indian government has packaged it in a mission mode and made it an achievable target. In order to reduce the degree of "financial untouchability" the new government has come up with a big bang action plan which is popularly known as "Pradhan Mantri Jan-Dhan Yojana". It is a scheme for comprehensive financial inclusion launched by the

Prime Minister of India, with Motto of “Sab ka sath sab ka vikas” i.e. inclusive growth. The main objective of this scheme is to ensure universal access to banking facilities with at least one basic bank account for every household.

KEYWORDS: *Financial Inclusion, Inclusive Growth, bank account for every household.*



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**CUSTOMER PERCEPTION TOWARDS THE PURCHASE OF CAR:
A STUDY WITH SPECIAL REFERENCE TO GURGOAN**

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ABSTRACT

The aim of this paper was to see the perception of customers towards purchase of cars. Sample of 68 customers were taken from different areas of Gurgaon city. The data was analyzed by applying ranking method, factor analysis and ANOVA. The result indicated that all factors are important while purchasing a car but as per the results the most important factor is the price and safety. The other aspects of customer perception were also discussed in the paper.



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**HUMAN CAPITAL MANAGEMENT –
AN ATTITUDINAL SHIFT IN CORPORATE PSYCHOLOGY**

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ABSTRACT

Organizations need finance as primary factor of production to start up their venture, but to make venture successful human resources plays a very crucial role. Traditionally human resources were only treated as other factors of production. But with changing trends of corporate culture it was realized that words “workforce” or “employees” doesn’t depict the contribution of workers/human resources in shaping the enterprise success. So new phrase to recognize the actual position of human resources in an enterprise was emerged- ‘Human Capital’. Human Capital Management is not that very recent concept as it has its roots in 1950’s. But it starts getting acceptance in recent years in India. The Corporate houses in India are more conscious about their social image and growth of their concern in era of globalization. Human Capital management is concerned with assigning value to human assets and planning their future value enhancement. Management of Human Capital can only be done if it would be measured adequately. For this organizations implement techniques and software appropriate for them. The Changing role of human assets is recognized to give more effectiveness to human resource planning and monitoring the impact of new practices. This paper reviews the implementation and future prospectus of Human Capital Management concept in India.

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