

SAJMMR

ISSN (online) : 2249-877X

South Asian Journal of Marketing & Management Research



Published by
South Asian Academic Research Journals
A Publication of CDL College of Education, Jagadhri
(Affiliated to Kurukshetra University, Kurukshetra, India)

SAJMMR

ISSN (online) : 2249 –877X

Editor-in-Chief : Dr. B.C.M. Patnaik

Impact Factor : SJIF = 4.748

Frequency : Monthly

Country : India

Language : English

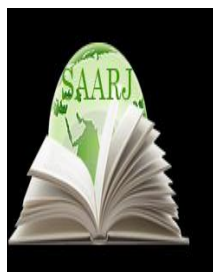
Start Year : 2011

Indexed/ Abstracted : Ulrich's Periodicals Directory, ProQuest, U.S.A.
EBSCO Discovery, Summon(ProQuest),
Google Scholar, CNKI Scholar, ISRA-JIF, GIF, IJIF

E-mail id: sajmmr@saarj.com

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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RURAL DEVELOPMENT THROUGH AGRICULTURAL TOURISM: A STUDY BASED ON KERALA

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ABSTRACT

Agricultural tourism is becoming more popular today. Kerala is a state in which large numbers of agricultural crops are cultivated. So it can move forward in the field of agricultural tourism. Agricultural tourism is an innovative idea for nurturing the farmer's efficiency as well as economic status. Many studies have focused on agricultural tourism development. But very few studies are in the context of Kerala and relationship between agricultural tourism and rural development. This paper intends to consider the possibilities of agricultural tourism as a factor of rural development in Kerala as well as role of banks to increase agricultural tourism business in Kerala. The paper is based on descriptive research approach using primary and secondary data. Structured questionnaires are used to collect information from farmers and officials of the banks. Judgment sampling method is used to choose the respondents. The major findings of the study are agricultural tourism is an essential factor of rural development in Kerala and banks can promote agricultural tourism business in Kerala by providing financial and technical assistance.

KEYWORDS: *Agricultural tourism, Banking institutions, Rural development.*



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ROLE OF PERSONALITY FACTORS IN CLERICAL EMPLOYEES' SATISFACTION WITH SPECIAL REFERENCE TO BANARAS HINDU UNIVERSITY

R.S. Lal*; A.P. Singh**

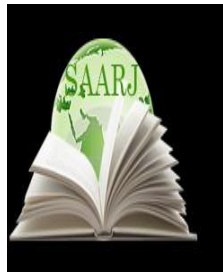
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ABSTRACT

Employee's satisfaction is regarded as an important criterion in determining the employee's performance, achievement and also their physical fitness and mental health. Through this study we have tried to find out the role of personality factors in clerical employees of Banaras Hindu University. The objective of this study is to determine the relationship among personality dimensions and employee's satisfaction. Total 103 clerical employees of the university were asked on various items that measure personality dimensions and employee satisfaction. The NEO-FFI was used as instrument comprised of five dimensions to determine the personality dimensions and S-D Employees inventory was used to measure employee's satisfaction. The results revealed that personality dimensions, namely Conscientiousness and Agreeableness have positive relationship with employee's satisfaction but Neuroticism have negative relationship with employee's satisfaction. This research attempts to contribute new knowledge to the existing literature of personality dimensions and job satisfaction with special reference to the university clerical employees.

KEYWORDS: *Personality factors, Employee satisfaction, Clerical employees, Fitness.*



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ROLE OF MICRO FINANCE IN ECONOMIC DEVELOPMENT – A THEROTICAL PERSPECTIVE

V. Ravi Kumar*; P.Karthika; Dr. P.Karthikeyan*****

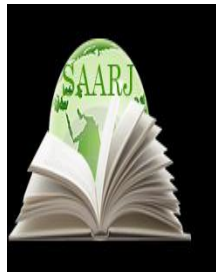
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ABSTRACT

Microcredit plays a critical role in empowering women; helps deliver newfound respect, independence, and participation for women in their communities and in their households. Microfinance is the provision of financial services (loans, savings, insurance) to people on a small scale, such as businesses with low or moderate incomes, but you can read more meticulous definitions here and here. Loans of micro value are one of the better known means of helping small business owners in developing countries move out of poverty. Microfinance Institutions (MFIs) provide loans and savings services through a variety of lending models, while micro entrepreneurs use these services. The theory is that if the poor have access to these services, their financial lives will be more stable, predictable and secure, allowing them to plan and improve their livelihoods through education, healthcare and empowerment. Microfinance is also a means for self-empowerment. One of the reasons attributed to interest rates in microfinance is the high cost of funds – among other sources, microfinance providers may obtain loans from commercial banks, who lend to Microfinance Institutions at market rates.

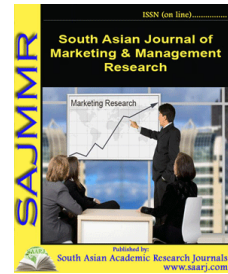


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IMPACT OF COSMETIC ADVERTISEMENTS ON CUSTOMER PERCEPTION: A STUDY WITH REFERENCE TO WOMEN IN BANGALORE CITY

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ABSTRACT

In the current era of information explosion and the world of media, advertisements play a major role in changing the behavior and attitude of consumers towards the products shown in the advertisements. The advertisements not only change the way of product is consumed by user but alter the attitude with which they look at the product. All over the world, advertisements have been used since ages for a wide variety of brands. For over the last two decades, a sharp increase in advertisements can be witnessed. Advertisements have great influence in purchasing decision of customers for particular brands. It is a ubiquitously accepted fact that advertisements can bestow special attributes upon a product or service that it may have lacked otherwise. The present study focuses on identifying the influence of advertisements on the consumer behavior and attitude with special reference to the cosmetic products on youth between 15 to 24 years of age. In order to seek answers to the research problem a descriptive mode of research would be employed. The data base would be collected from primary and secondary sources. A two pronged approach is visualized for the study. The questionnaire would be tested through a pilot study. It is proposed to conduct the study in Bangalore District, Karnataka. A sample of 1000 respondents focusing on youth would be selected through a random sampling method. The data collected would be analysed using adequate statistical techniques. The recommendations of the research would help the companies and advertising firms to create healthier advertisements which would create a better cultural atmosphere in the country.

KEYWORDS: Advertisement, Consumers, Behavior, Attitude, Youth,

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1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal. The editor may make use of iThenticate/Viper software to examine the originality of research articles received.
2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take three/four working days.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

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(Affiliated to Kurukshetra University, Kurukshetra, India)

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