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EFFECT OF FIRM INDUSTRY TYPES ON THE LEVEL OF CORPORATE SOCIAL RESPONSIBILITY DISCLOSURES IN NIGERIA

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ABSTRACT

The aim of this study is to create good understanding of the influence of firm industry types on the quantity of corporate social responsibility disclosures in Nigerian capital market. The sample consists of non-financial firms from the Nigerian capital market from 2000 to 2015 whose reporting are deemed to be complete within the financial years stated and are more likely to disclose CSR information. The environmental, community and employee's disclosure cost contents are introduced in order to determine the extent of CSR disclosure. Results based on the content data multiple regression models indicate a positive relationship of CSR disclosure to the ownership structures. The result implies that firm industry type in the study has no significant effect on the CSR disclosure. Meaning that corporate social responsibility disclosures adherence in Nigerian capital market is not dependent on industry types but other factors such as ownership percentages, firm size financial performance and the rest. Our empirical results have several policy implications for good corporate governance practices of voluntary and mandatory disclosures in Nigeria and other emerging economies that the governments have need to make some strict policies for firms regarding the CSR that will compel firms through good ownership structures to be responsive to social activities.

ATTITUDE OF OFFICIALS OF THE PHWCS TOWARDS THE VARIOUS SCHEMES IN ERODE DISTRICT

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ABSTRACT

The doctrine of handloom cooperatives is very absolute in its concept but in its practice there are certain deficiencies. As it is the cooperative sector the loop holes are many and if the mechanism to correct them is effective, the economic activities of the nation will go high and the sector will flourish. To attain this, the identification of the real problem is the first job of the policy makers and the continuous and effective follow up and equally the remedial measures on time are essential in implementation of various development and welfare schemes of the PHWCS. The officers of the PHWCS witness and experience the introduction, implementation and impact of the different schemes. It is essential to discuss the view of officers for the purpose of making all the schemes more effective. Initially, the profiles of the officers were discussed in order to provide the background of the officers. The Factor Analysis is used to make an in-depth analysis.

STRATEGIC ROLE OF GOVERNMENTS IN FINANCIAL INCLUSION: A WORLD WIDE DIAGNOSIS

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ABSTRACT

The fascinating term Financial Inclusion today is about Finmarkets that serve more people with many products at a minimum cost. And even the term 'microfinance' once related almost exclusively with micro level loans to lower income people, is now increasingly used to refer to a broad array of products (including payments, savings, and insurance) tailored to meet the particular needs of low-income individuals (World bank, 2012). The Governments are increasingly working on wiping out the financial exclusion, a key challenge is defining roles for government in creating the broader and interconnected ecosystem of market actors needed for safe and efficient product delivery to the poor. The present paper tries to focus on a) strategies adapted by the different economies (governments) to achieve Financial Inclusion to a substantial level. b) Success or failure of those attempts c) extent of active participation of Governments in increasing financial inclusion all over world in selected countries d) Inhibitors and facilitators of financial inclusion in different countries' governments. Based on the findings of the study, the possible strategies to be adopted by policy makers or governments are also discussed.

ANALYZING PRACTICES OF MANAGING RISK IN MICRO FINANCE INSTITUTIONS USING PRINCIPAL COMPONENT ANALYSIS – A CASE OF TELANGANA STATE

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ABSTRACT

Micro finance in India is again on a path of steady growth and is facing new challenges. The main challenge of microfinance is to create social benefits and promote low income households by providing financial services without any suitable guarantees. It is in this context that the issue of risk management in microfinance institutions becomes highly relevant. CRISIL estimates that around 120 million households in India continue to face financial exclusion translation into a credit demand around Rs. 1.2 billion. Indian micro finance sector was a world leader few years ago. However, the sector faced a severe crisis and witnessed mass default by some borrowers in the year 2010. This study used an exploratory research design with the main objective of identifying factors/ components contributing towards management of risk in MFIs in Telangana state of India. Accordingly, this study conducted a Principal component analysis and identified 6 factors that address risk management. Study was conducted using a pilot tested questionnaire addressed to Managers, risk officers and executives from 6 MFIs in Telangana state.

TO ANALYSE THE EFFECTIVENESS OF E-NEGOTIATION WITH FACE-TO-FACE NEGOTIATION

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ABSTRACT

The Negotiation during procurement of Raw-material, capital goods or consumable in manufacturing sector is the process of formal communication to fix the Prices & other terms and conditions of a product intended to purchase, either sitting Face-to-Face or dealing via electronic means, where two or more people come together to seek mutual agreement about the intentions of Purchase of a product in discussion. We use Internet for electronic media such as email, texting and instant messaging which has the potential to change the effectiveness of a negotiation. It is also termed as information and communication technologies (ICTs). The advantage of E-Negotiation is that the negotiator can read the email communication before responding. However, it is more difficult to establish cordial and cooperative relationship electronically. In Face-to-Face Negotiation communication between two or more parties takes place with physical presence at a predetermined location to take and accept a decision on mutual agreed conditions. Here the communication has a personal touch and the Psychologists and behavioural scientists have long known that facial expressions, hand gestures, voice tone and the like provide more clues to listeners than the words themselves. Larger Face-to-Face meetings are trade shows, Product Exhibition, conferences have been always with a well-defined purpose and a commitment to quantifying results. The purpose of this paper is to Analyse the Effectiveness of E-Negotiation which has caused a move away from Face-to-Face Negotiations in strategic sourcing and also the study gives a comparison between e –negotiations and human face to face negotiations with positive and negative aspects.

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