



## **CONFERENCE PROCEEDINGS**

2019 – XVIIth International Conference on Business, Economics, Law,  
Language & Psychology (ICBELLP), September 11 – 12, London

11-12 September 2019

## **CONFERENCE VENUE**

Canada Water Theatre and Library, 21 Surrey Quays Road, London, UK

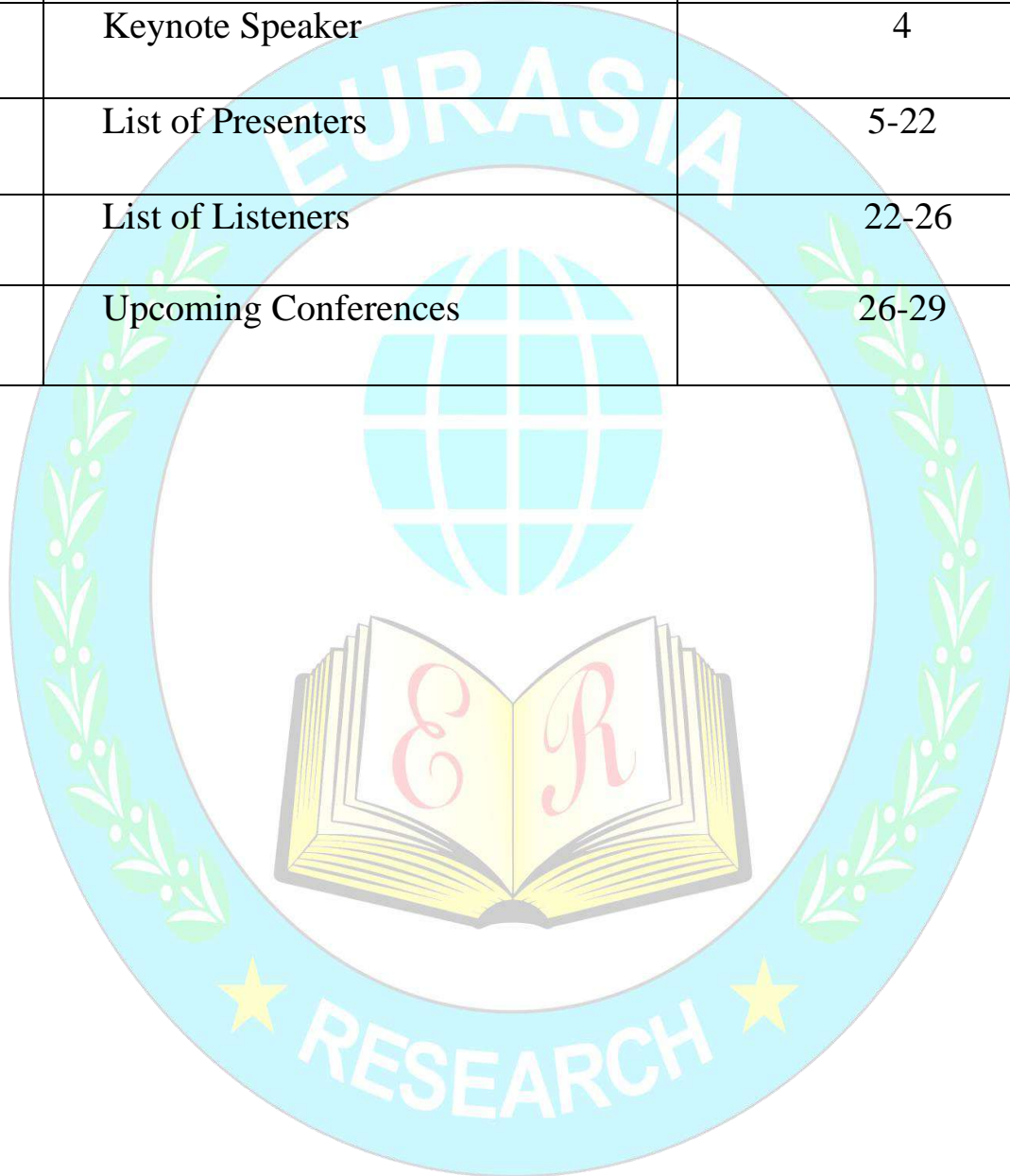
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**Preface:**

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## **KEYNOTE SPEAKER**



### **Marek Matejun**

**Associate Professor, Department of Management, Vice-Dean of Science and International Cooperation at the Faculty of Management and Production Engineering, Lodz University of Technology, Poland**

**Topic: Challenges of sub-disciplines of management sciences in theory and research practice**

Marek Matejun is an Associate Professor in the Department of Management and also holds the position of Vice-Dean of Science and International Cooperation at the Faculty of Management and Production Engineering, Lodz University of Technology, Poland. He received his Ph.D. from Lodz University of Technology (2006) and D.Sc. (Habilitation) from the University of Lodz, Poland (2016), both scientific degrees in management sciences. His research interests focus on entrepreneurship and small business management, modern concepts and methods of management, strategic management as well as a research methodology in management sciences. He specializes in exploiting the entrepreneurial opportunities and potential of the environment in managing the development of SME sector companies, taking up business activity and entrepreneurial education. Currently, he is the supervisor of research project “Opportunity based approach to innovation management in small and medium-sized enterprises”, financed from National Science Center, Poland and conducted in scientific cooperation with the College of Entrepreneurship and Law (Czech Republic). He is the author or co-author of over 170 scientific publications. He has participated in many research projects and also in research fellowships at universities in China (2017), the United Kingdom (2016), Belgium (2013) and the Czech Republic (2013). He is an associate editor in the World Journal of Management (Australia), PEOPLE: International Journal of Social Sciences (India) and Economic Sciences Review (Poland). He closely cooperates with Eurasia Research and holds the position of the Honorary President of Social Science and Humanities Research Association (SSHRA). He is also a member of the Academy of Management (USA) and the Polish Economic Society (Poland). He gave keynote speeches at international conferences in Paris (2017) and London (2018). He lectures and holds academic tutorials on the fundamentals of management, small business management and research methodology at Lodz University of Technology. He is also the supervisor of the “People – Business – Technologies” students’ research society. For his research activity he has earned many Polish and international scientific awards.

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## PRESENTERS

<p><b>Kiran</b> <b>ERCICBELLP1918055</b></p>	<p><b>Competitive Strategies of Organised Physical Retail Stores to Encounter the Online Competition in India</b></p> <p><b>Kiran</b> Department of Management Studies, Bhagat Phool Singh University, Khanpur Kalan, Sonipat (Haryana), Sonipat, India</p> <p><b>Jyoti Mor</b> Research Scholar, Dept. of Management Studies, BPS Women University, Sonipat, Haryana</p> <p><b>Abstract</b></p> <p><b>Purpose:</b> To gain insight into the different competitive strategies of retailers which are active in the electronic product market and to explain the drivers which may underlie them.</p> <p><b>Research Methodology:</b> The data collected from the top five leading retailing physical stores in Delhi, for the period 2016-2018, was analysed using factor analysis. The sample for the study was covering major physical retail stores that have 3000 to 5000 sq fit areas. Stores manager or floor incharge was the respondents of the study. A structured questionnaire was using for collecting responses from the respondents. The result of the study was analysed by using EFA to identify the competitive strategies.</p> <p><b>Findings:</b> The study has revealed that the Indian consumers are price sensitive them always comparing the price of products before actual buying. In this case online products are very less price and physical retailer offer products comparative to little high price. This is the basic reason in Indian market online shopping to become more popular. Now physical retailers need to reframing their competitive strategies to encounter online competition and gaining consumer faith at given price.</p> <p><b>Limitation/ Future Research:</b> The study is limited to organised physical retail stores, with a sample size of 150 stores of top 5 leading organised physical retail stores. There is huge scope for future research on competitive strategies in other retailing firms.</p> <p><b>Research Implications:</b> This paper broadens the scope of previous research work and marketing practices to the Indian retailing sector to encounter online competition.</p> <p><b>Originality/Value:</b> The study extends the literature by examining the competitive strategies of organised physical retail stores in India.</p> <p><b>Key words:</b> shopping, competition, strategy, physical, retailing</p>
<p><b>Afreen Komal</b> <b>ERCICBELLP1918056</b></p>	<p><b>Outcome of Trauma Based Intervention for Flood Affected Adolescents in Pakistan</b></p> <p><b>Afreen Komal</b> Department of Psychology, University of Management and Technology, Lahore, Pakistan</p> <p><b>Prof. Dr. Rukhsana Kausar</b> Dean School of Social Sciences &amp; Humanities, Chairperson Department of Psychology. School of Social Sciences and Humanities</p> <p><b>Abstract</b></p> <p>The present research was aimed to find out the therapeutic efficacy of “Teaching Recovery Technique” (TRT) for psychological implications of natural trauma (flood) affected adolescents. Non probability purposive sampling was used and sample was consisted of (N=275) adolescents with age range of 11-16 years, recruited from girls high school (girls, n= 97) and boys high school (boys, n=178) of district Muzzafargarh. Demographic form, Children’s Revised Impact of Event Scale (CRIES-13) (Horowitz, 1979), Child Trauma Screening Questionnaire (CTSQ) (Kenardy, 2006) and Depression Self-Rating Scale for Children (DSRS) (Birlson, 1981) were used for assessment. ABA within group research design was used and on the basis of above cut off scores on screening measures, adolescents (N=56) were selected for intervention; two groups of girls (girls, n= 27) and two groups of boys (boys, n=29). Results of Paired Samples t-Test showed significant reduction in posttraumatic stress symptoms (intrusion, avoidance, and arousal), child trauma and</p>

	<p>depressive symptoms in trauma affected adolescents at post assessment. Key terms: Psychological Implications, Posttraumatic Stress Symptoms, Child Trauma, Depressive Symptoms, Therapeutic Efficacy, Teaching Recovery Technique (TRT), Flood.</p>
<p>Abdul Qadir Mushtaq ERCICBELLP1918057</p>	<p style="text-align: center;"><b>Child Marriages in Pakistan: Causes and Consequences</b></p> <p style="text-align: center;"><b>Abdul Qadir Mushtaq</b> History &amp; Pakistan studies, Government College University, Faisalabad, Pakistan</p> <p style="text-align: center;"><b>Fariha Sohail</b> PhD Scholar, Department of Education, GC University, Faisalabad</p> <p style="text-align: center;"><b>Abstract</b></p> <p>The culture of marrying off girls in childhood or in early adolescent age is a topline issue in Pakistan. The impacts of this issue are quite lasting because it leads to a host of problems in their further way of life. Among its adverse impacts, barrier on their education is immediate one. It makes them engage into practical familial household without sufficient mental maturity. Thus the early-wed girls are pressed under challenges of a difficult phase of life before they are suitably prepared for it. Another adverse effect befalls upon their physical health. They are vulnerable to various medical complications and suffer from serious health issues. There is strong association between marrying at later age and higher level of education along with better reproductive health. The early marriages are made upon various socio-cultural and socioeconomic grounds. Some of those reasons are exchange-marriages (watta-satta), recompense-thru-girl (vanni), money-for-girl (Valwarr) and evading expenses on girls' brought-up and education. When girls are married in early teens, their right to education is plainly denied and because of too early exposure to conjugal living, their reproductive health and physical wellbeing is badly affected. Key Words: Marriage, Early, Education, Barrier, Rights, Violation, Health</p>
<p>Mimi Aii ERCICBELLP1918059</p>	<p style="text-align: center;"><b>The Influence of Western Television Programs on the Cultural Values of Nigeria Youths</b></p> <p style="text-align: center;"><b>Mimi Aii</b> Theatre arts, Faculty of Education, College of Education, Katsina-Ala, Benue State, Nigeria</p> <p style="text-align: center;"><b>Mailumo Iorwashima Pius</b> Department of Educational Foundations and Management, College of Education Katsina-Ala, Benue State Nigeria, West Africa, Africa</p> <p style="text-align: center;"><b>Abstract</b></p> <p>This study investigated influence of western television programs on the cultural values of Nigeria youths. The relevance of the study lies in the fact that cultural values are very important aspects of every social formation. Also because the world is now a global village with little of Nigerian cultural programs projected globally, the Nigerian youths are in support of their opinions and ideas already formed to adopt the new trends of behavior for civilization, even though negatively projected. The methodology adopted for this study is basically secondary source and personal observation of issues. The findings shows that the extent of influence western television programs have on the youth in Nigeria and other African countries cut across every facet of human life as compared to what used to be earlier in the past. This paper concludes by making necessary recommendations that should be adopted to bring lasting solutions to Nigeria's lost cultural values and youth interest to western programs. Keywords; Youths, Cultural Values, Influence, Western Program.</p>
 <p>Victor Ukaogo</p>	<p style="text-align: center;"><b>De-Memorizing History and Silencing the Past': Evidence from Nigeria, 1967-2019</b></p> <p style="text-align: center;"><b>Victor Ukaogo</b> Department of History and International Studies, University of Nigeria, Nsukka, Nigeria</p> <p style="text-align: center;"><b>Abstract</b></p> <p>The study contends that there is an ongoing effort to silence the salient aspects of the Nigeria-Biafra civil war as evidenced from the seeming determination in several quarters to put to irrelevance this episodic era of Nigeria's history. Since the end of the war, there has been a visible</p>

ERCICBELLP1918061

pattern of governmental/individual attitude to erase that episodic era from history books and the minds of sane men and women. In recent times, this deliberately foisted amnesia and forgetfulness have crept into the ivory towers where such historic periods as the civil war do not merit detailed study, thus foreclosing the possibility of younger generations of Nigerians knowing and appreciating their early history. This paper anchors its relevance to Nigerian government's resolve not to acknowledge the wrongs of the past through a methodic silencing of the past especially the issue of genocide against its own population during the war and sundry issues of exclusion, alienation and discrimination against the defeated Igbo ethnic nationality. It contends that this has led to missed developmental opportunities on account of unlearned lessons from the conflict. This situation has created a tabula rasa situation in the minds of Nigerians and has almost obliterated the positive aspects of the conflict. While the objectives of the study is clearly to encourage policy reversal to promote historical scholarship in institutions for national rebirth, the paper adopts a qualitative approach with a historical narrative model for its analysis. It utilized both primary and secondary sources of data and thus concludes that the development pendulum would swing favourably to Nigeria if the dual factor of war lessons and genuine concern for justice are appropriated and internalized.

**Keywords:** De-memorize, Elites, Ethnicity, Next Anarchy, State Power



Md Salah Uddin  
ERCICBELLP1918068

**Islamic Education System in Turkey and Bangladesh: A case study in High School Level**

Md Salah Uddin

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**Abstract**

Islam always placed a high premium on education, and theology remained in the center until conventional Islamic education was replaced with secular based western education. Islamic education lost its place in public education and became separated; thereby two differing education systems have been evolved. Bangladesh, as a post colonial Muslim country, and Turkey, a secular oriented republic founded on the remnant of Ottoman Caliphate, experienced the same. In this paper we try to analyze the education policy of these two countries comparatively regarding Islamic education in high school level. However our study finds both education policies offered an insufficient structure to achieve the primary goal of Muslim education, means to build a moral nation filled with Islamic norms and values. Thereby this paper also proposes an academic structure in combination of these two curriculums. Analytical method has been followed in this paper. We wish this paper will help to understand and find a proper policy of education confirms peace here and hereafter.

**Keywords:** Turkey, Bangladesh, Education policy, High school, Islamic Education, History.



Md. Shakhawat Ullah  
Chowdhury  
ERCICBELLP1918069

**The Paradox of Most Vulnerable Children's Environment in Bangladesh: Government NGO Interface**

Md. Shakhawat Ullah Chowdhury

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**Abstract**

Children living on the street are the most vulnerable, exploited and who face the highest risks in Bangladesh. As a special group of children in grave situation these children are helpless being deprived of the basic necessities of life, such as food, shelter, and clothing and psychological supports. In the absence of the fulfillment of these basic needs, mere survival of the child becomes impossible and they grow up as unwanted members of the society. Because of the negligence they continue to suffer these children grow as child labor, beggars, shoplifters, and pick-pickers, gangsters, low paid domestic servants, and so on. They are often preying to every physical and moral danger and as they grow older they often become a danger to others. After such precarious childhoods, most of them are condemned to spend their lives excluded from mainstream society.

Bangladesh is experiencing a high rate of urbanization paradoxically with a low of industrial growth. As a response to rate, the major cities have been experiencing a spiraling population growth over a short period of time, primarily due to rural urban migration as a push factor. In Bangladesh many children are exposed to the scourge of poverty and deprivation. The unacceptable health, nutrition, education and social conditions, exposure to abuse, violence and

child labor combine to produce a relatively large number of children in especially difficult circumstances. In addition, the periodic natural disasters like cyclones and tidal surges, floods and river erosions bring about in its wake a large number of orphaned, homeless and destitute children. Against this backdrop, Government of Bangladesh has introduced this problem through Appropriate Resources for Improving Street Children's Environment (ARISE) project of Ministry of Social Welfare and experience NGO with the financial assistance of UNDP. This study is designed to understand the dimensions of the problem, assess the physical, psychological, social and basic needs of the street children for their growth and development, and finally to have an empirical database to help formulate the future national policies and programs for addressing the problems of the estimated street children. This is investigates the actual situation of the street children in which they live on, identifying the existing services available for the street children, assessing the gaps between the needs and available interventions of NGOs specially have been involved in several services to the working children of urban areas in Bangladesh since April 2000. This is to recommend interventions for Government -NGOs working for street children in Bangladesh.

Tianyu Yu  
ERCICBELLP1918072

**Bike Rental Volume Prediction via Linear Regression Model**

Tianyu Yu  
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**Abstract**

**Aim:** This study aimed to build a predictive model for bike rental volume using linear regression.  
**Method:** The data set under study is related to 2-year usage log of a bike sharing system namely Capital Bike Sharing (CBS) at Washington, D.C., USA. There were some external sources that corresponding historical environmental values such as weather conditions, weekday and holidays are extractable. All the records were randomly assigned into 2 groups: training sample (50%) and testing sample (50%). Linear regression model was built.  
**Results:** For testing sample, the MSE was 798 for the linear regression. In cross validation, the average MSE of the linear model is 806, which indicated the model was stable.  
**Conclusions:** In this study, we built a predictive model for bike rental volume using linear regression. This study suggests that it is possible to develop a reproducible and transportable predictive instrument for bike rental volume.



Abubakar Ahmed  
ERCICBELLP1918074

**Gender Diversity and Dividend Payout: The Free Cash Flow Effect**

Abubakar Ahmed  
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Aliyu Magaji Mafindi  
Department of Business Management, Ahmadu Bello Univeristy, Zaria

**Abstract**

In this study, we examined the moderating effect of free cash flow on the relationship between board gender diversity and dividend payout. We collected data through the secondary source from the published annual reports of 63 firms listed on the Nigerian Stock Exchange (NSE) for the period 2010 to 2017. We used the Tobit regression to test the hypotheses. The results indicated that board gender diversity has a significant positive effect on dividend policy. Besides, the results showed that free cash flow has a significant negative moderating effect on the relationship between gender diversity and dividend policy. Based on the findings, we recommended, among other things, that investors and regulators should ensure that high free cash flows corresponds with dividend payout especially in firms that are composed of more female directors. The findings of the study support the ongoing agitation for more diversity of corporate boards.  
**Keywords:** Dividend payout, gender diversity, free cash flow, Tobit regression, Nigeria





Olatunde Abiodun  
ERCICBELLP1918076

**Accessibility to microcredit and its impact on poverty alleviation in Nigeria**

**Olatunde Abiodun**

**Department of Accountancy, Moshood Abiola Polytechnic, Abeokuta , Nigeria**

**Abstract**

**Accessibility to microcredit and its impact on poverty alleviation in Nigeria.**

Poverty is a world phenomenon. Its consequences are traumatic and dehumanizing. Several measures and strategies have been used to alleviate poverty and enhance economic empowerment generally in Nigeria. One of the economic measures of poverty alleviation is the microcredit scheme. In Nigeria, Government had made efforts to alleviate poverty by creating economic opportunities in various forms and empowering the poor through education and financial facilities. However, the efforts have so far proved abortive and poverty still remains pervasive and widespread especially in the rural communities in Nigeria.

The objective of this study is to estimate the determinants of the accessibility to microcredit and its impacts on poverty alleviation in Nigeria. A total sum of 1,432 microcredit loan beneficiaries and non-beneficiaries were sampled. Applied econometric techniques for development economics like logit and ordered logit regression models were employed to analyse the data; and the Propensity Score Matching estimators were used to evaluate the potential selection bias.

The results identified business worth, exposure and living standard as factors for microcredit accessibility by the beneficiaries in the rural communities. The impacts of microcredit are positive on poverty alleviation and income, but there is need for improvement.

Government is therefore implored to provide enabling environment for the Microcredit Financial Institutions (MFIs) and monitor their activities for effective service delivery. MFIs are also advised to create more awareness on their operations and make less stringent conditions for the loan accessibility. The study is significant for academic research, policy formulation and economic planning.



Olabode Ayoola  
ERCICBELLP1918077

**Phonology and English Language Teaching in Nigeria**

**Olabode Ayoola**

**General Studies, Moshood Abiola Polytechnic, Abeokuta, Nigeria**

**Abstract**

Teaching as a profession or career becomes interesting if the students/learners benefit from it. In many of Nigerian schools most students do not benefit from the teaching of phonology because a large number of them do not speak correct phonology of English language. It is therefore for this reason that this paper examines the position of phonology in the teaching of the language. It investigates how the knowledge of phonology of the language being used to teach can either enhance or impede language teaching, learning and acquisition. This paper essentially, recommends that Nigerian teachers /lecturers should begin to make conscious efforts to teach the correct phonology of the language. We are however conscious of the fact the Nigerian variant of English language in terms of phonology /pronunciation exists. It is for this reason that we further recommend that Government and other stakeholders in the Education sector should also make conscious effort to develop and standardise the Nigerian English such that it will have a status quite close to that of Standard British English.



Esther Owusu Ansah  
ERCICBELLP1918081

**Assessing the Determinants of Savings Behavior of Financial Intermediaries in Ghana: A Case of Ho Municipality**

**Esther Owusu Ansah**

**School of Languages, Shanghai Maritime University, Shanghai, China**

**Abstract**

The study investigated the determinants of saving behavior of financial intermediaries in the Ho Municipality. The population consisted of individuals who constitute the employees and management, customers and market men and women of some selected financial intermediaries in the Ho Municipality of the Volta Region of Ghana. A sample size of 152 was drawn from the population using the probability and non-probability sampling techniques. Descriptive and

inferential statistics were used to analyze the data collected. The findings showed that in general, majority of the individuals save with the financial institution in the Ho municipality. It also showed that many individuals' choice of the financial institutions was encouraged by interest rates. It was also realized that, a majority of the individuals within the Ho municipality have fewer dependents that triggered saving behavior in the Ho municipality. Also, the findings showed that a majority of individuals use the Automated Teller Machines (ATMs) to either withdraw or deposit and this encourages other individuals to save with the financial institutions. However, the study concluded that the determinants of saving behavior vary from person to person as they have diversified purposes of saving and consuming money. Finally, it was recommended that financial institutions in the Ho municipality should publicize their services to create awareness in the public domain and train them on how to use the Automated Teller Machines (ATMs). Also, the study recommended that individuals must plan their expenditure against their income and join fewer social groups to have enough income to save.

**Key Words: Savings Behavior; Financial Intermediaries; Economic Growth**



**Wilfred Adu-Agyei**  
**ERCICBELLP1918082**

**Analyzing Libya's Energy Economy: A Translog Production and Cost Function Approach**

**Wilfred Adu-Agyei**  
**School of Economics, Henan University, Kaifeng, China**

**Abstract**

Libya's energy mix has been dominated by petroleum with a year on year increase due to huge petroleum subsidy by government. To reach a conclusion on the direction of causation between energy and economic growth, this study applies the translog production and cost function to attempt investigating technical change, potential for inter-factor and inters fuel substitution possibility between capital, labor, petroleum and electricity. Ridge regression has been adopted to estimate the parameters due to the presence of multicollinearity in the data. The results show that all input pairs are substitutes in effect; adopting competitive electricity pricing policies and removal of petroleum subsidies and price ceilings will re-direct industrial energy use to electricity as well as increasing efficient capital and labor intensiveness which imply the ability to fuel the Libyan economy as well as mitigate CO2 emissions however, the success of this will depend on government policies towards strengthening labor laws and cost intervention policies to help industries adjust to the switch. Notwithstanding, this study evidenced convergence of all input pairs with electricity having the fastest relative technological progress while labor and petroleum faster than capital which indicate the success of policies which aim at increasing renewable electricity production and strengthening labor and merger policies.

**Keywords: Libya, Inter-Factor, Inter-Fuel, Renewable Energy**

**Elham Shahbazi**  
**ERCICBELLP1918083**

**New Legal Foundations of Humanitarian Intervention: A Case Study of Responsibility to Protect Doctrine and the Middle East Crises**

**Elham Shahbazi**  
**Graduated Master of International Relations, Allameh Tabataba'I University and Lecturer of Applied Science and Technology University, Tehran, Iran**

**Abstract**

The responsibility to protect doctrine was first introduced in 2001 in the report of the United Nations International Commission on Intervention and State Sovereignty, and was formally adopted at the General Assembly in 2005. The responsibility to protect theory was emphasized in 2006 by Security Council resolutions 1674 and 1706. UN Secretary-General, Ban Ki-Moon, also emphasized it on January 18, 2012.

Given the successful and failed experiences of humanitarian interventions in the 1990s in crises such as Bosnia and Herzegovina, Sierra Leone, Haiti, Rwanda, etc., the theory of the responsibility to protect permits military or low-intensity actions, such as the creation of a no-fly zone or safe havens, with the aim of protecting civilians under the theory of responsibility to protect and without security in case of the failure of peaceful efforts and the inability of the United Nations in deciding to deal with massive and systematic human rights violations, genocide, crimes against humanity or sexual aggression.

This research examines the conceptual and theoretical foundations of the doctrine of responsibility

to protect in international treaties, customary international law, Security Council resolutions, statements made by the United Nations Secretary-General, and ultimately the practices of states and international organizations, and addresses the legal, ethical and practical aspects of the theory with the emphasis on Middle East crises such as those affecting Libya and Syria.  
Keywords: humanitarian intervention, responsibility to protect, human rights, non-interference principle, Middle East.



Palmer Prince Dagadu  
ERCICBELLP1918085

**Investor-State Dispute Settlement (ISDS): Reform Proposals and Their Associated Hidden Risks**

Palmer Prince Dagadu  
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**Abstract**

As investment regulation remains a matter of state sovereignty, countries and international organizations in the Investor-State Dispute Settlement (ISDS) mechanism reform arena seems to take their own reform paths.

Challenges posed by the current investor-state dispute settlement mechanism create the need for its reform. The proliferation of ISDS in International Investment Agreements (IIAs) shows how appurtenant this mechanism has become. Moreover, with the increasing number of ISDS cases, the debates about the cons of the mechanism is also gaining recognition especially in countries where ISDS is on the agenda of IIA negotiations. The issue of ISDS reform is so crucial that it should be done in a well-informed manner and take into account the interests of all stakeholders in a well-balanced approach.

However, despite the ongoing consensus about the necessity to reform the current ISDS mechanism, the scope, procedures and modalities for the reform remain contested because the reform proposals by some Countries and international organizations come with certain hidden risks which may end up further fragmenting the international investment system.

This article sets out some possible reform proposals and probes into the hidden risks that are associated with them. It further suggests that in order to strike a progressive balance between the interests of the disputing parties; the investors and the states, the ISDS reform proposals be should developed and implemented in a concerted effort by employing a multilateral framework which will integrate the ISDS mechanism and domestic court proceedings.

Keywords: Investor State Disputes Settlement, International Investment Agreements, Reform, Hidden Risks

Lala Namazova  
ERCICBELLP1918088

**A Family Factor in Adolescents' Lack of Self-esteem. Case of Azerbaijani/Baku 15-18 year old teens**

Lala Namazova  
Azerbaijan University of Languages Department of English Stylistics and Lexicology/ Faculty English Philology and Journalism, Department of English Lexicology and Stylistics, Faculty of Philology and Journalism, Azerbaijan ADA Unirversity, Baku, Azerbaijan

**Abstract**

The problem self-esteem is a sensitive and at the same time very important theme in the classics of sociology. This paper seeks to accomplish two tasks: to present the level of correlation between family factor and adolescents' self-esteem and to provide a survey revealing this correlation conducted in Azerbaijan-in Baku. In this case, an effort is made to provide a research formulation. The study uses data based on a Rosenberg questionnaire survey conducted among 15-19 year old adolescents (9th, 10th, 11th grade secondary students and first year University students) with the intention to reveal the association between family factor (adolescent and parents' relationship) and adolescents' self-esteem level. It includes several measures of self-esteem based on Rosenberg Self-Esteem Scale (Rosenberg 1965) that measures global self-esteem explicitly apart from specific contexts or dimensions. Based on this scale each question has 5 responses, "Strongly agree", "Agree", "Neutral", "Disagree", "Strongly disagree", scored from 1 to 5. The research was carried out as a final paper of the project "Strengthening Research Capacity and Building International partnerships in Azerbaijan" (SCRAP) at ADA University. The aim of this study is to analyze family factor in adolescents' self-esteem insufficiency in Azerbaijani capital city- Baku. The unit of analysis of the research is adolescents and the target of survey is to find out the correlation

	<p>between family factor and adolescents' level of self-esteem. The data collection methods are qualitative at the beginning and further bases on quantitative analysis involving survey whose population is 15-18 year old adolescents. The analysis is conducted according to Likert Scale covering 5 major categories of family factors impact on adolescents' self-esteem: 1. Parents' Un/Availability in the Adolescent's daily life 2. Poor/Good family qualities 3. Level of Peer Acceptance 4. Level of Self-esteem 5. Adolescents's problem behavior. The results of analysis shows that the level of self-esteem of Azerbaijani adolescents has a slightly close correlation with family factors.</p> <p>The paper is an attempt to detect the level of correlation between the adolescents' poor self-esteem and poor family factors, further consequences that lead to adolescents' problem behavior in the society and even within the family.</p>
<p>Nisha Varghade ERCICBELLP1918095</p>	<p style="text-align: center;"><b>Impact of Social media on Real estate in India</b></p> <p style="text-align: center;">Nisha Varghade B.com (hons), Student Pandit Deenayal Petroleum University, Ahmadabad, India</p> <p style="text-align: center;">Nilesh Varghade Pandit Deendayal Petroleum University, SLS, Gandhinagar, India</p> <p style="text-align: center;"><b>Abstract</b></p> <p>Social media has provided with ample of opportunities for businesses and as well as for consumers. It has been useful as effective communication and marketing tool. Social media is an integral part of digital and online marketing in the promotion mix. The study focuses on the impact of social media on real estate. Also it aims to explore material facts regarding use of social media in real estate. Through means of social media many real estate companies have enhanced the performance and brand building. This real estate company have profiles on various social media app. But still there is niche gap in full utilisation of social media platform.</p> <p>The objective of this study is to consider the utilization of social media and its potential role in the real estate sale process. In order to overcome the challenges of economic environment example- inflation rates, housing crisis, etc. real estate professionals have had to become more innovative in the way they reach prospective customers.</p>
<p>Yewubdar Demissie ERCICRSSH1918096</p>	<p style="text-align: center;"><b>Great Seer-Great Nation: A Reading of Gedle Lalibela in Light of The Ethiopic Book of Enoch</b></p> <p style="text-align: center;">Yewubdar Demissie Department of Ethiopian Language(s) &amp; Literature, College of Social Science and Humanities, University of Gondar, Addis Ababa, Ethiopia</p> <p style="text-align: center;"><b>Abstract</b></p> <p>Through the many centuries The Ethiopic Book of Enoch was safely preserved in Ethiopia, the book was read, interpreted and has influenced many indigenous writers to adopted several characteristics of this book in to their works. However, there hasn't been much research done to explain this influence with objective evidences drawn from the society's literature. Therefore, this paper is intended to make an effort of revealing the influence of The Ethiopic Book of Enoch on the narrative structure and thematic implications of one of Ethiopian Hagiographies, Gedle Lalibela.</p> <p>The main objective of the study is investigating how the myths in the Ethiopic Book of Enoch were used in the process of shaping the narrative structure and theme of Gedle Lalibela. In order to accomplish the aforementioned objective relevant literature in the area are reviewed. Moreover, archetypal literary theory, focusing on the insights of Frye, who argues that myths/archetypes are the underling narrative structures of literary works, is discussed. Then an attempt is made to go through the text of Gedle Lalibela in accordance with the reviewed literature and theoretical framework by focusing on its thematic aspects and narrative structure in relation to the mythical narrative patterns of The Ethiopic Book of Enoch.</p> <p>The findings reveal that The Ethiopic Book of Enoch with its central figure Enoch and his extraordinary wisdom, achievements and greatness has become a catch to the Ethiopian writer. Thus, he has heavily relied on Enochic myths while composing his Gedle while constructing the story of his great Seer Lalibela and create the image of his nation, Ethiopia, to be above all nations</p>

	<p>of the world. Keywords: The Ethiopic Book of Enoch, Gedle Lalibela, Myth/Archetype, Narrative Structure, Thematic Implication</p>
<p>Ghata Sarvaiya ERCICBELLP191897</p>	<p style="text-align: center;"><b>Impact of Social Media on Tourism Industry in India</b></p> <p style="text-align: center;"><b>Ghata Sarvaiya</b> Bachelor of Commerce with Honours Degree, Pandit Deendayal Petroleum University, Pandit Deendayal Petroleum University, Gandhinagar, Gujarat, India</p> <p style="text-align: center;"><b>Abstract</b></p> <p>The variety of individuals' mistreatment social media has been enlarged considerably in recent years and this number is anticipated to grow abundant higher within the next few years. Social media connects folks globally. It can be same that a personal mistreatment social media may have the influences on the thought and behaviours of his/her followers toward specific events, products, and services. Realising this trend, several firms and government have categorical their selling campaigns on social media with the hope that their customers may simply access the data on their merchandise and services. The marketers may conjointly save the cost by taking the benefits of the influences among users on social media. Additionally, with the applying of this selling sort, marketers may simply manage the feedbacks of its customers. Touristry business is additionally during this trend and it even applies this technique a lot of powerfully to publish and promote their products/services to a lot of potential customers. Thanks to the actual fact that guests live isolated from the traveller destination, travel agents, and different welcome facilities, on-line selling is seen because the best suited technique to urge public info. The completion of this analysis can offer a short summary regarding social media selling in business normally and in touristry business, particularly in India. Key Words: Social Media, Tourism, Markets in India</p>
<p>Zorana Vasiljevic ERCICBELLP1918098</p>	<p style="text-align: center;"><b>Conceptualization of Emotions across Cultures: The Experience and Expression of Anger in English and Japanese</b></p> <p style="text-align: center;"><b>Zorana Vasiljevic</b> Department of English, Faculty of Literature, Bunkyo University, Koshigaya, Japan</p> <p style="text-align: center;"><b>Abstract</b></p> <p>In 1987, Lakoff and Kövecses proposed a prototypical ANGER scenario based on North American English consisting of five stages: (1) offending event, (2) anger, (3) attempt at control, (4) loss of control and (5) act of retribution. In 1995, Matsuki outlined a model of ANGER in Japanese, which partially diverges from the model above, with main differences concerning stage 3. According to Matsuki, in a Japanese scenario true emotions are contained in hara (belly). While they are in hara, these emotions can still be controlled. However, if the intensity of emotions increases, they move to mune (chest) and finally to atama (head), where they are most difficult to suppress. Matsuki argues that bearing of true emotions in hara, where they are least likely to be detected by others, reflects sociocultural notions of honne (private self with one's true feelings) and tatemae (behavior displayed in public). When one's inward feelings are contrary to what is expected by society, honne is suppressed, and a person adopts tatemae (acting in line with social expectations). The present paper reports the results of a survey conducted with a group of 35 Japanese college students and 10 Japanese university teachers. The participants were asked to mark the phrases that they associated with anger and answer five questions regarding the parts of the body where true emotions are felt, intensity of these emotions and their ability to control them. The results showed that some of the phrases that appeared in Matsuki's study were not spontaneously associated with anger. Furthermore, the results did not support Matsuki's claim that real emotions are stored in hara, or the idea that anger moves through the body from hara to atama as the intensity of the emotion grows. The results put in question Matsuki's model and highlight the need for further research.</p>



Akber Ali  
ERCICBELLP1918100

**Cross-Cultural Issues Between China and Pakistan: Differences, Similarities and Policy Directions**

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**Abstract**

As diplomatic relationships and people to people contacts between China and Pakistan steadily increase with the launch of the China-Pakistan Academic Corridor, one particular arena that has not been given substantial attention in the academic discourse is cross cultural issues between the two disparate cultures. Examining them is plausible and timely both from theoretical and empirical standpoint. This paper thus aims to dwell on the differences/similarities between the two cultures and argues that the success and smooth functioning of the relationships between the two nations depends not only on the political clichés and bilateral cooperation but also on understanding the cultural differences/ similarities and reducing the barriers that may hinder the cross-cultural communication and fostering the similarities to mutual understating. With this view, the current exploratory study is the first that delves into the relationships between China and Pakistan from the vantage point of cross-cultural communication. Specifically, it attempts to gauge the cultural differences between the two nations on the one hand that could pose challenges in their understanding of each other and similarities on the other hand that could forge and foster better understanding. It is argued that recognizing the cultural differences is the first step in reducing the difficulties of dealing with these two disparate cultures. The study further contends that despite some obvious differences and unique aspects in the cultures of China and Pakistan, there are also commonalities embedded in both cultures and utilizing them could forge mutual understating and bring the two nations closer to each other. The paper also suggests some policy directions and suggestions to reduce the barriers and enhance the prospects of mutual understanding between the two nations in the light of their growing engagement in various human spheres.

**Keywords:** Cross-cultural communication, Cultural Differences/ Similarities, China/Pakistan, China-Pakistan Cultural Corridor, Islamic Mysticism, Confucianism, Analects

Hina Hayat  
ERCICBELLP1918101

**Impact of Abusive Supervision on Work-Family Conflict: Mediating Role of Psychological Distress and Moderating Role of Family Support**

Hina Hayat

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**Abstract**

This study investigates the nature of work-family conflict and its antecedents such as abusive supervision and psychological distress with the moderating role of family support. Mediation role of psychological distress is examined in the relationship of abusive supervision and work-family conflict. Health sector of Pakistan was selected for data collection. Stepwise multiple regression analyses were performed to examine the hypotheses of this study. Results depict that abusive supervision has significant positive impact on work-family conflict and psychological distress partially mediates the relationship whereas family support performs buffering role in the relationship of abusive supervision and work-family conflict. Findings of this study enhance the body of knowledge and develop awareness regarding the detrimental effects of abusive behavior of supervisor and work-family conflict.

**Keywords:** Abusive Supervision, Psychological Distress, Work-family Conflict and Family Support

Isaac Kofi Dasilveira  
ERCICBELLP1918103

**Can Human Resource Management Practices Kindle Employee Turnover Intentions: A Viewpoint of Organizational Trust and Job Satisfaction**

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**Abstract**

The study sort to, understand how Human Resource Management Practices of private organizations, affect the possibility for employee turnover intention as well as considered the roles played by, the trust employees have in management, and the job satisfaction they attain, and how these influence their turnover intentions. The study was carried out in the Greater Accra region,

the capital city of Ghana. The study was a quantitative one that, adopted the random sampling method to, collect data from 131 respondents out of the sample size of 200, representing (70.0%) of the response rate. Findings from the study points to the facts that, Human Resource Management ensures that, cooperate communications detailed enough for employees, treats employees as members of the organization and not numbers to the organization which goes, a long way to promote sense of belonging among employees there is positive relation between Human Resource Management Practice and Organizational Trust. The study also implied that, Job Satisfaction has a greater effect on employee turnover intentions than Organizational Trust, this effect was also established to be a significant one and that, Employee Turnover Intention is more dependent on Job Satisfaction than Organizational Trust. From the findings of the study, it further suggested in the form of recommendations that, organization should practice Human Resource Management to make them gain competitive advantage, also management should focused on, Employee Job Satisfaction as a strategy to, reduce the rate of Employee Turnover Intentions in the organization.



**Kamara Kusupa**  
ERCICBELLP1918112

**Harmonization of Interest between the Rich (Developed) Countries of Europe, America and the Poor (Developing) Countries of Africa**

**Kamara Kusupa**  
Individual, Private Reseacher, Tanzania

**Abstract**

In this paper i discuss harmonization, i conducted a research in 10 African Countries namely Tanzania, Zanzibar, Kenya, Uganda, Democratic Republic of Congo (DRC), Rwanda, Burundi, Zambia, Mozambique and Malawi for twenty years.

I started my research on peace and conflicts resolutions in Africa way back to 1982, in 1997 was invited by former Secretary General of UN the late Koffi Anan, and to presents my research findings in New York. The UN highly appreciated my presentation, for the first time the UN agreed to use the terms “blood diamonds” and “diamond wars” which was derived from my research presentation. Also the UN accepted my advice to impose sanctions against diamonds from all African countries which were fighting civil wars. I proposed that in order to stop the diamond wars all bloody diamonds should not to be accepted (bought or sold) in any recognized market of diamonds in the world.

As a result the UN imposed sanctions to diamonds from Liberia, Sierre Leone, Angola, Mozambique and Zaire, finally i proposed a plan of how the UN can restore peace through development in great Lakes region, Burundi, Rwanda, Zaire and Zaire Harmonization of interest The failure of policies to developing countries ends in directly affecting the lives of the peoples and cause suffering to the mass, in some countries wrong results has caused hatress and enmity between the rulers and the ruled.

Why is it necessary to harmonize interest between different people at all levels biggining with national level up to international level? Because problems which are caused by the failure of policies from the powerful organs of this world which are imposed to the developing countries always leads the poors (who are suffering) to rebel.

**Atadoga Godwin Ememi**  
ERCICBELLP1918115

**The Effect of Human Racecourse Management in Enhancing Organizational Productivity in Public Organization the Nigeria Experience**

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**Abstract**

This research work is directed toward the effect of human resource management in enhancing organizational productivity. The most crucial factors of personnel policy for the organization were identified and analyzed. The objective is to look into the role of human resource management also intends to look into personnel policy of public organization in Nigeria in order to see if the policy has been able to motivate the staff of the organization. In view of the above, managers should recruit on merit in order to improve their workforce and allowed them to be involve in decision making. The research also suggested measures that if it is adopted and implemented it will enhance effective and efficient productivity.

Chinweoke Nwaeze  
ERCICBELLP1918121

Commercial Bank Practices and Sustainable Economic Growth in Nigeria: An Empirical Analysis  
(2005 - 2017)

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Abstract

Commercial banks are involved in several practices and activities which include deposit mobilization, credit extension, agency services, foreign exchange services, maintenance of liquid reserve, etc. Thus, this study critically investigated the impact of commercial bank practices on sustainable growth in Nigeria for the period 2005 to 2017. The study adopted the ex-post facto design. Time series data for the study period were collected from secondary sources such as the Central Bank of Nigeria (CBN) Statistical Bulletin. Real Gross Domestic Product (RGDP) was adopted as the dependent variable, while commercial bank deposit, commercial bank credit and commercial bank liquid reserve were adopted as the independent variables. The Ordinary Least Squares (OLS) multiple regression technique was adopted in data analysis in line with the objectives of the study. Findings of the study revealed that both commercial bank deposit and commercial bank liquid reserve had positive and significant impact on economic growth while commercial bank credit had a negative and insignificant impact on economic growth for the period studied. Thus, the paper recommended that commercial banks should embark on strategies to shore up their deposit base as well as maintain a good liquid reserve to enhance their operations. In addition, bank credit should be constantly and closely monitored to ensure that beneficiaries do not divert these loans and advances to other areas but utilize them for the purpose approved and disbursed.

Keywords: Bank Deposit, Bank Credit, Bank Liquid Reserve, Economic Growth, Financial Intermediation



Umar Mohammed  
ERCICBELLP1918126

The Impact of Ponzi Schemes on a Country: The Case of Ghana

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Abstract

American author and statesman, Horace Greeley (1811-1872) once said, "The darkest hour in any man's life is when he sits down to plan how to get money without earning it." A Ponzi scheme is a serious financial crime where an individual or organization pays returns to its financiers from new capital paid by new financiers, rather than from profit earned. The overall socio-economic impact of such fraudulent acts can be devastating on a country. Ghana experienced two major Ponzi schemes in the year 2015 and 2018 which impacted on the socio-economic and political foundation of the country. This paper seeks to examine the nature and operations of the two main Ponzi schemes (DKM diamond Micro finance company and Menzgold Company limited). It explores how such dubious schemes were able to circumvent financial regulatory bodies and their impact on the social, political and economic spheres of Ghana. The paper adopts both quantitative and qualitative research approach and relies on secondary source of data from the Bank of Ghana, World Bank and textbooks among others. It was found out that inadequate supervisory role by financial regulators was a factor that made these schemes thrive. It is recommended that financial regulatory bodies in Ghana need to be robust in their regulatory and supervisory role.

Keywords: Ponzi Scheme, Investor, Risk, Investment, Ghana

Taofeek Agbaje  
ERCICBELLP1918128

African Perspective on the Treatment of the Aliens under International Law: The Welfare of an Individual

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Abstract

This paper considers the fundamental rights and freedoms of aliens and also to treat the stand of the aliens irrespective of the colour or complexion. It covers how the African countries treat their white aliens compared to the black aliens because the welfare of the individuals, whether an alien



or citizen, has always been a question of international concern. The fact is international laws is a discipline whose primary aim is to bring security, peace and joy to every individual whether he or she may be and joy to every individuals has always played a vital role in this process of creating legal orders whether national or international. It is only fair that a person s fundamental rights a freedom should recognized and fully protected by laws. The manner in which they are treated is not a matter of indifference internationally because the interests and the paramount claims over the persons concerned of their national state are involved. Using literature survey research design, the paper analysed the great deviation from the international rules governing the issue of treatment of aliens and human right in general. It concludes that Africa is a continent that has experienced war, economic growth and epidemics. Some of these problems can be traced to their relation towards their aliens.

**Keywords: International Law, Security, Peace, Joy, Every Person**



**Olubunmi Ologun**  
ERCICBELLP1918134

**The Impact of International Financial Reporting Standard (Ifrs) on the Accounting Quality**

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Ministry of Justice, Alagbaka, Akure, Ondo State, Nigeria

**Abstract**

This paper examines the impact of International Financial Reporting Standard (IFRS) on the accounting quality. The quality of accounting information however, as indicated in extant literature is dependent on the quality of underlying accounting standard. Accounting information is deemed value relevant if it is statistically associated with firm value. It is the extent to which accounting information summarises the information that is impounded in firm value. Value relevance measure is a strong indication of that impact. An accepted international accounting standard is among the factors that determine the quality of accounting information. The advocacy for IFRS is predicated on the thesis that since IFRS are generally considered to be of higher quality than domestic Generally Acceptable Accounting Principles (GAAP), the quality of accounting information should be higher after a country adopts IFRS. This work reviews empirical studies on the value relevance of accounting information Pre and post IFRS. It also identifies gaps that could be bridged in future research work. It observes, in the course of the review, that mixed results were obtained. While some authors opined that IFRS adoption enhanced the value relevance of financial statements, others do not agree. This study identifies possible reasons for such mixed results, among which include the inherent limitation of its primary model, i.e. the Ohlson Model. It therefore concludes that value relevance investigation in emerging markets seeks to justify the adoption of IFRS on the pedestal of improved accounting information. However, the difference in the context in which accounting information is employed in investment decision making is different. Empirical investigation in this strand of research need to adopt a host of analytical techniques in order to mitigate the limitation of the primary Ohlson (1995) model.

**Keywords: IFRS, Value Relevance, Accounting Information, Firm Value**



**Samuel Kofi Otchere**  
ERCICBELLP1918135

**Evaluating the Determinants of Savings Behavior of Financial Intermediaries in Ghana:A Case of Takoradi Municipality**

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**Abstract**

The study investigated the determinants of saving behavior of financial intermediaries in the Takoradi Municipality. The population consisted of individuals who constitute the employees and management, customers and market men and women of some selected financial intermediaries in the Takoradi Municipality of the Western Region of Ghana. A sample size of 137 was drawn from the population using the probability and non-probability sampling techniques. Descriptive and inferential statistics were used to analyze the data collected. The findings showed that in general, majority of the individuals save with the financial institution in the Takoradi municipality. It also

showed that many individuals' choice of the financial institutions was encouraged by interest rates. It was also realized that, a majority of the individuals within the Takoradi municipality have fewer dependents that triggered saving behavior in the Takoradi municipality. Also, the findings showed that a majority of individuals use the Automated Teller Machines (ATMs) to either withdraw or deposit and this encourages other individuals to save with the financial institutions. However, the study concluded that the determinants of saving behavior vary from person to person as they have diversified purposes of saving and consuming money. Finally, it was recommended that financial institutions in the Takoradi municipality should publicize their services to create awareness in the public domain and train them on how to use the Automated Teller Machines (ATMs). Also, the study recommended that individuals must plan their expenditure against their income and join fewer social groups to have enough income to save.  
**Keywords: Savings Behavior; Financial Intermediaries; Economic Growth.**



**Adegoke Saheed Ibraheem**  
ERCICBELLP1918136

**Effects of Labour Turnover In Banking Industries**

**Adegoke Saheed Ibraheem**

**Adult Education, Industrial Relations, West Consult, Ibadan, Nigeria**

**Abstract**

The Banking Sector has not been left out as labour turnover is disrupting the organizations' productivity nowadays. The Human Resources Managers and the executives of these organizations have always been on their toes to provide solutions to labour turnover. The consciousness of hiring, monetary and time cost recorded when highly frequently labour turnover occurs; hereby affecting productivity which makes this a great concern for organizations including the banking industries. Organizations lose not just financially, or in productivity when they have an employee with huge human capital permanently departing from their organization. Therefore, this study investigated: effects of labour turnover in banking industries.

The research design used in the study was descriptive survey design of the ex-post facto research type. Twenty five banks were selected using simple random sampling technique. From these banks, two hundred and fifty staff was randomly drawn using simple random sampling technique from the sampled schools. Two instruments were used to gather information in this study, which are: Labour Turnover Questionnaire (LTQ), Banking Industries Services Questionnaire (BISQ). The validity and reliability of the instruments were established through the vetting of the researcher's supervisor, four experts in research instruments construction in the Institute of Education and Department of Adult Education University of Ibadan and Cronbach alpha method to determined reliability. Seven research questions were raised and answered in this study.

The data obtained were analyzed using multiple regressions, Pearson product moment correlation and descriptive statistics. The result shows that: Relationship exist among the combination of all the four components of labour turnover, that is: job satisfaction, job security, incentive, efficiency and banking industries services, with positive multiple correlation of  $R=.608$ , a multiple R square of .370 with Adjusted R square of .325. The multiple correlation of .608 indicates a high relationship among the four components of independent variables and banking industries services. Moreover, as shown in table 4.1.3 the combination of the four components of labour turnover explains 33% of the variance observed in banking industries services. The observed R value was statistically significant at  $F(df = 4, 246) = 8.223, P < 0.05$ . This implies that R value was not due to chance.

Furthermore, the result shows the relative contributions of the components of labour turnover and it was discovered that incentive is the most influential variable that can determine labour turnover in banking industries follow by job security, job satisfaction and labour level of efficiency respectively. Based on the findings of the study, when the manager of every bank put in place things that will make their staff satisfy about their work and at the same time increase the level of incentive given to the staff this will induce them to desire to stay long in banking industries and become more efficient. Policies that will increase staff job satisfaction in banking industries and retained them should be put in place, there should be job security in banking sector, the incentives giving to workers must be improved, there must be periodic staff development training for the staff in banking industry to increase their efficiency.

**Key words: Banking services; Industries, Efficiency, Employment, Labour turnover.**

**Nasser Drareni**

**Learning Medical Terminology in Risk Factors for Cardiovascular Disease using Concept**

ERCICBELLP1918054

### Mapping Case University of Medicine Algiers

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#### Abstract

Medical English language has developed quickly over the past few years (Zhang & Wang, 2006). Concept mapping is an effective method in teaching and learning, however this strategy has not been evaluated among medical terminology in risk factors for cardiovascular learning. This study explored the use of concept maps to assist medical terminology in risk factors for cardiovascular disease, and sought to analyze whether this method could improve undergraduate learners' medical terminology in risk factors for cardiovascular disease skills. The purpose of this study is to introduce concept mapping to improve learning medical terminology in risk factors for cardiovascular disease course content. Participants were fourth year medical learners (n=100) from University of medicine Algiers Algeria; they were randomly divided into two groups of 50, one group attending the traditional program, the other the innovative program. Learner performance was measured using written knowledge tests. The Learners also evaluated the relevance of the learning process using a 05-item questionnaire. The results of this study showed that the Learners gave high positive ratings for the innovative course and concept maps could be a useful pedagogical tool in enhancing undergraduate medical learners' medical terminology in risk factors for cardiovascular disease skills. Furthermore, students indicated a positive attitude to it, and perceived it as a resource for learning. It is concluded that learning medical terminology in risk factors for cardiovascular diseases is a complex cognitive process that occurs in individuals of all ages. Meaningful learning requires understanding of the concepts that are important components of the topic under study. So Concept mapping is a strategy that can help medical learners, with their efforts towards meaningful learning and to enhance their reasoning and learning skills, as well as their deeper understanding for medical terminology in risk factors for cardiovascular learning.

Keywords: Learning Medical Terminology, Risk factors for cardiovascular diseases, Concept mapping.



Isaias Borres  
ERCICBELLP1918066

### Growth Drivers in Selected Death Care Businesses in the Philippines

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#### Abstract

The death care industry is often considered morbid and unpleasant. It is a range of funeral goods and services providers. The products and services they provide are necessary, although they may sound morbid as ever, but they are a big business. They are undergoing a transformation and innovation process. For example, shift from wood to plastic coffin. From one package to several packages for multiple needs, the specific customer choice can be drawn up. Death is unavoidable! Financial expert says, it is very pragmatic to prepare for a possible family death, no matter how morbid it may sound. It makes sense to have some preparations, regardless of family members' ages and health, than to have nothing at all. Funeral home operations are the industry's most diverse sub-sector. They act as retailers of burial and memorial products, prepare cremation or burial bodies, provide space for memorial services and, depending on the wishes of the family or the deceased, coordinate various other aspects of the cremation or burial process.

The researcher used a descriptive evaluation study and qualitative and quantitative method of research to collect valid information relevant to the present conditions and to formulate alternative strategic management plans. This study used the analysis of SWOT, PESTEL, Five forces Porter's model and the balanced scorecard. These are empirically validated strategic management tools. The thesis concludes the location and previous experience were the two main factors in the selection of funeral homes, the third factor being price. However, when the funeral home was selected, price was still a problem. This was because people were aware of the price and worked within a budget. The marketing issue has been examined and shown that people have not found funeral advertising. On the contrary, they saw word of mouth as a much more influential factor in the preparation of funerals. All items under the aspect of market positioning are

'significantly' different among selected death care companies. It reveals that different death care companies would have a distinct way of market positioning and grabbing a substantial amount of market share from the totality of the death care industry. The information has important implications for decision-makers in many areas of death and deep sorrow, in particular the funeral owner and the customer, which suggests that government intervention in the death care industry may be necessary to achieve a better standard of service for the deprived.  
Keywords: PESTEL, Balanced Score Card, SWOT, Five Forces of Porter's Model and Funeral Parlor.



Ammara Maqbool  
YRSICBELLP1918051

**Hope as mediator between Perceived Social Support and Quality of Life of Persons Living with Tuberculosis: A study from Azad Kashmir**

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**Brig (r) Dr. Tanvir Akhtar**  
Designation Head of Department Psychology/Director Counseling

**Name Naila Aslam**  
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**Abstract**

This study explores the relationship between Perceived satisfaction from Social Support and QOL and Hope as mediator of PLWT. A cross-sectional study was applied, among a sample of 130 Tuberculosis persons receiving treatment, care, and support from different Hospitals in region of Azad Kashmir. QOL was assessed using the WHO (QOL)-26 tool, and Social Support was assessed by use of a The Multidimensional Scale of Perceived Social Support (Urdu). Adult Hope Scale (AHS)-12 was used to measure level of Hope. All three scales used were in Urdu translation. Our results show hope as mediator for PSS and QOL, and correlation between PSS, QOL and Hope was significant. Environmental support had more effect of Social Support than social relationships, on other hand emotional support was a lessened approach to measure social relationships than other types of Social Support. Impact of Hope as mediator on PSS and QOL were in align with other studies on PSS, QOL on TB patients. To enhance QOL it was mentioned Social support from environment and family provide many strategies to strengthen life toward QOL for people having TB. Care, Social Support, treatment, good environment, non-stigmatization as mentioned in Table 1 are characteristic to build foundations for enhancement of QOL for TB patients.

**Keywords:** Hope, Perceived Social Support, Quality of Life, Persons Living with Tuberculosis and Azad Kashmir

**Eric Anto Boakye**  
**Yiadom**  
ERCICBELLP1918142

**Entrepreneurial Management; A tool for eradicating Youth Unemployment and Extreme Poverty in Decentralized Regimes in Rural Communities of Sub-Saharan Africa**

**Eric Anto Boakye Yiadom**  
AGI - Brong Ahafo Region, Clemz Enterprise, Sunyani Municipality, Bono, Ghana

**Abstract**

According to the International Labour Organization (ILO), young people in rural communities are three times more likely to be unemployed. It posits that about 70% of the global labour force within the rural communities have no access to formal sector employment. Self-Employment/Entrepreneurship which is an alternative to traditional formal employment pathways is least recognized in most rural settings. Indigenous Entrepreneurship which is a home-grown job creation and self-employment avenue is considered the most sustainable and surest guarantee for improving the bizarre youth unemployment and endemic rural poverty situation. This entails using appropriate local skills and technology to solving the very basic social challenges. Countries like Rwanda, Ghana, Mauritius and Botswana are living testimonies to this. The United Nations

Conference on Trade & Development 2018 (UNCTAD) report on rural unemployment sees indigenous entrepreneurship as a panacea to the canker of rural unemployment and endemic poverty. To sustain this approach calls for Targeted Policy Direction & Advocacy, Trade Growth & Business Development, Mentorship and Sustainable Funding Source for Indigenous Entrepreneurship. This approach must focus on Youth Entrepreneurship, Women Entrepreneurship and promoting Intrapreneurship for Persons Living with Disabilities. These are the main actors affected by the ropes of unemployment and rural poverty & joblessness. Whilst Governments sign onto International Trade Pacts like African Free Trade Continental Agreement (AFCTA), conscious efforts must be made to build and scale up the capacities of Indigenous Entrepreneurs in key sectors like Agribusiness, Climate Change Management, Education, Health, Security and Transportation. Concessions in terms of quota purchase can be allocated to inspire budding youth and women entrepreneurs in the above key sectors. The greater focus should go into agribusiness since any nations that produces what it eats has the capacity to diversify into any other sector. This research work is geared towards enhancing rural employment and poverty reduction through indigenous entrepreneurship. The focus is on Youth, Women and Disability-led Entrepreneurship. The Research intends to evaluate how indigenous entrepreneurship can economically improve decentralized political regimes through revenue mobilization, royalty/tax enhancement, and job & wealth creation.

**Keywords:** International Labour Organization, young people in rural communities, global labour force, Self-Employment/Entrepreneurship, bizarre youth unemployment, endemic rural poverty traditional formal employment pathways, indigenous entrepreneurship, home-grown job creation, United Nations Conference on Trade & Development, Trade Pacts, African Free Trade Continental Agreement (AFCTA) panacea, Youth Entrepreneurship, Women Entrepreneurship, Intrapreneurship for Persons Living with Disabilities, Targeted Policy Direction & Advocacy, Trade Growth & Business Development, Mentorship, Sustainable Funding, Disability-led Entrepreneurship, revenue mobilization, royalty/tax enhancement, and job & wealth creation.



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**Big Data influence on knowledge sharing in Organisations - A study of E-commerce Industry**

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**Abstract**

Most organizations face challenges in terms of managing and integrating multiple data sources. The characteristics of BigData technology, enables to contain the volume, variety and velocity (3Vs) overcome technology application challenges, to contribute to knowledge-based decisions. This research was undertaken to understand the influence of Big Data on knowledge sharing in e-commerce organisations in the UK. The objectives of the research were to understand the emerging concepts of Big Data and its usefulness in contemporary organisations for knowledge management, not only to identify the challenges faced by e-commerce organisations in extracting appropriate data from Big Data, but also investigate how e-commerce organisations leveraged Big Data through the process of knowledge sharing. The research method followed to collect data to resolve the research questions was qualitative using interview as the strategy and semi-structured, open-ended questionnaires.

The findings of the study show that BigData analytics provides insightful findings, which is leveraged by the managers for operationalizing ecommerce tactical strategies. BigData technology in organizational level capabilities, has overcome the challenges of data volume, variety and velocity in ecommerce operations, using predictive analytics, which it is a value.

The knowledge veracity in ecommerce is only achieved when BigData analytical output is shared and spread real time across ecommerce actors.

**Keywords:** Bigdata, Knowledge Sharing, Knowledge Management, E-Commerce Industry

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**The Lack of Conformity in the Law of the Tourism Services: What is it?**

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**Abstract**

The approach of the tourist to the available means to obtain a tourism service has deeply changed, being the online tourism trade dramatically increasing. The tourist contract is aimed to satisfy various and specific interests, also because of the different variables that influence the purpose of the travel, as well as geopolitical variables.

As a consequence, requests for service more and more diversified along with a variety of expectations are submitted to market players, organizers, all those in charge of providing tourism services.

Anyway it is possible to note that in case of improper performance of the tourist contract, the criteria for the assessment of damages, in are still uncertain.

This profile, as will be discussed below, according to the recent Directive UE (2015)2032 of the European Parliament and of the Council on package travel and assisted travel arrangements 2015/2032, amending Regulation (EC) No 2006/2004, Directive 2011/83/EU and repealing Council Directive 90/314/EEC, that, in order to the aspect of the contractual compliance, bring up the “lack of conformity” in the tourism contract, but not provide for a claire definition of this new rule.

**Keywords: Tourism Contract; Lack Of Conformity; Quality; Standardisation**

Sergiu Gabriel Berindea  
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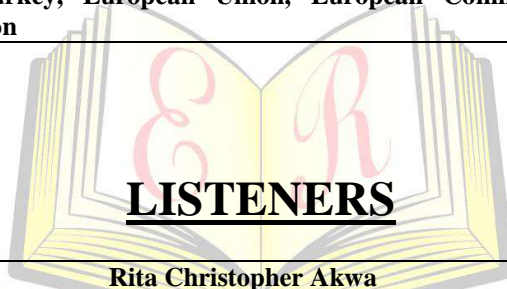
**Premises of Turkey's Accession to the European Union**

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**Abstract**

This article presents the assumptions of the accession of the Republic of Turkey as a Member State of the European Union. To begin with, the paper presents the characteristic features of the Turkish state (geographical position, language, currency, religion, political regime, international relations), followed by the pre-accession and accession process, which began in December 1999 at the European Council meeting in Helsinki, following which the accession negotiations were opened, the European Commission's 2018 Report on Turkey, as well as the advantages and disadvantages of Turkey's accession to the European Union.

**Keywords: Turkey, European Union, European Commission Report, Enlargement of the European Union**



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## **Upcoming Conferences**

<https://eurasiaresearch.org/sshra>

- 2nd Jakarta – International Conference on Social Science & Humanities (ICSSH), 18-19 September 2019
- 2019 – XVIIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 18 – 19, Jakarta
- Hong Kong– International Conference on Social Science & Humanities (ICSSH), 24-25 September 2019
- 2019 – XIXth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), September 25 – 26, Hong Kong
- 4th Dubai – International Conference on Social Science & Humanities (ICSSH), 07-08 October 2019

- 2019 – XXth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), October 08-09, Dubai
- 2nd Prague – International Conference on Social Science & Humanities (ICSSH), 15-16 October 2019
- 2019 – XXIst International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Oct 16-17, Prague
- 4th Bangkok – International Conference on Social Science & Humanities (ICSSH), 15-16 October 2019
- 2019 – XXII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), Oct 16-17, Bangkok
- 4th Singapore – International Conference on Social Science & Humanities (ICSSH), 13-14 November 2019
- 2019 – XXIII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), November 14-15, Singapore
- 5th Dubai – International Conference on Social Science & Humanities (ICSSH), 09-10 December 2019
- 2019 – XXIV International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 10-11, Dubai
- Sydney – International Conference on Social Science & Humanities (ICSSH), 10-11 December 2019
- 2019 – XXV International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 11-12, Sydney
- 3rd Bali – International Conference on Social Science & Humanities (ICSSH), 19-20 December 2019
- 2019 – XXVI International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 20-21, Bali

- 5th Bangkok – International Conference on Social Science & Humanities (ICSSH), 21-22 December 2019
- 2019 – XXVII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 22-23, Bangkok
- 3rd Malaysia – International Conference on Social Science & Humanities (ICSSH), 27-28 December 2019
- 2019 – XXVIII International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), December 28-29, Kuala Lumpur
- 6th Dubai – International Conference on Social Science & Humanities (ICSSH), 17-18 February 2020
- 2020 – International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), February 18-19, Dubai
- Melbourne – International Conference on Social Science & Humanities (ICSSH), 03-04 March 2020
- 2020 – IInd International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), March 04-05, Melbourne
- 5th Singapore – International Conference on Social Science & Humanities (ICSSH), 25-26 March 2020
- 2020 – IIIrd International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), March 26-27, Singapore
- Tokyo – International Conference on Social Science & Humanities (ICSSH), 01-02 April 2020
- 2020 – IVth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), April 01-02, Tokyo
- 3rd London – International Conference on Social Science & Humanities (ICSSH), 14-15 April 2020

- 2020 – Vth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), April 15-16, London
- Berlin – International Conference on Social Science & Humanities (ICSSH), 12-13 May 2020
- 2020 – VIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), May 13-14, Berlin
- 4th Kuala Lumpur – International Conference on Social Science & Humanities (ICSSH), 12-13 May 2020
- 2020 – VIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), May 13-14, Kuala Lumpur
- Seoul – International Conference on Social Science & Humanities (ICSSH), 20-21 May 2020
- 2020 – VIIIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), May 21-22, Seoul
- 3rd Prague – International Conference on Social Science & Humanities (ICSSH), 02-03 June 2020
- 2020 – IXth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), June 03-04, Prague
- 6th Singapore – International Conference on Social Science & Humanities (ICSSH), 09-10 June 2020
- 2020 – Xth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), June 10-11, Singapore
- Paris – International Conference on Social Science & Humanities (ICSSH), 09-10 June 2020
- 2020 – XIth International Conference on Business, Economics, Law, Language & Psychology (ICBELLP), June 09-10, Paris