Conference Proceedings

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Preface:

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KEYNOTE SPEAKER

Weronika Wojturska
Faculty of Law and Administration, University of Warsaw, Poland

Weronika Wojturska is a candidate for a Master's degree in Law (2020) at the Faculty of Law and Administration at the University of Warsaw. She received the Republic of Poland's Student's Nobel Prize 2019 in a National Competition for the Best Student in the category of socio-economic science. Three times winner of grants from the Polish Ministry of Science and Higher Education, obtaining financial support for research projects: "Best of the Best 3.0" (2018-2019), "Best of the best 4.0" (2019-2020), "Diamond Grant" (Principal Investigator, 2019-2022).
**PRESENTERS**

| Dr. Kailas Aute  
|---------------------|------------------------------------------------------------------------------------------------------------|
|                     | Dr. Kailas Aute  
Dept. of English, Faculty of Language and Literature at Smt. CHM College, Ulhasnagar (India), 
Affiliated to University of Mumbai, University of Mumbai, Ulhasnagar, India |
|                     | **Abstract**  
Aristotle defined metaphor as giving the thing a name that belongs to something else, a definition that reflects the origins of the word metaphor in which derives from the Greek Prefix meta, meaning with /after (later extended to mean over/across), pherein, meaning to bear /carry. Metaphor is a use of language through which speaker says one thing and meant another. As philosophers Marga Reimer and Elisabeth Camp say, it is a figure of speech in which one thing is represented or spoken of as something else.  
Food is a great source of Metaphorical meanings in one’s life and especially Sri Lankan Tamil culture as well as life is mostly connected to food. Different types of food used metaphorically can identify certain culture or group of people as many national cultures are connected to specific food. Metaphors make an important part of language and cultural heritage; they represent the means of communication between different sociocultural levels and are recognized as being pervasive in everyday language. They also reflect one’s thinking and feelings and moreover, they influence one’s behavior. Food is and has always been a crucial human’s need. It is something that helps people survive and that influences one’s health and condition. People have always talked about food and things connected to food, such as its preparation or consumption.  
A Taste of Serendib: A Sri Lankan Cookbook is also a record of Diasporic cultural mediation as it describes the strategies of recreating Sri Lankan Tamil food experiences in America. The recipes included in this book carry prefatory notes which are either personal experiences or memories. A Taste of Serendib: A Sri Lankan Cookbook is a food metaphor. Food — its preparation or presentation — offers her characters a challenge to invent home in different spaces that transgress geographic, national and ethnic boundaries.  
**Keywords:** Food Metaphors, Asylum, Refugees, Sri Lankan Tamil Diaspora, Culinary narratives etc. |
| Mazhar Islam  
ERCICBELLP1926052 | Oil Prices, Stock Markets and Economic Growth of the United States: Empirical Evidence based on Dynamic Statistical Models |
|                     | Mazhar M. Islam., Ph.D.,  
Professor of Finance, Department of Accounting and Finance  
Mobley School of Business and Industry, Florida A&M University, Tallahassee, FL 32307. USA |
|                     | **Abstract**  
Crude oil prices have fallen significant over the past few years. Oil price is supposed to have a positive economic impact on oil importing economies. The global economic growth and a weak dollar are argued to boost profits of the major U.S. transnational companies that do significant overseas businesses, resulting in stock indexes to record highs. The major objective of this research is to empirically examine the relationships among oil prices, stock indices and economic growth by applying sophisticated statistical tests, such as multivariate cointegration technique. This study will benefit the policy makers and market participants in their forecasting abilities.  
**Keywords:** Oil Price, Stock Markets, and Economic Growth Linkages |
### Types, Functions and Fulfillment of Consumer Right

**Albert Boakye Ansah**  
School of Law, Jiangsu University, Zhenjiang, China

**Abstract**

The Webster new world law dictionary defines a consumer as someone who purchases or leases goods or services for his or her own personal, family, household or other non-business use. Consumers are the largest economic group and mostly are the ones that are affected by almost every public and private economic decision. We have to also note that the consumers also have the power to affect economic decision due to the fact that they are many and they are mostly the topmost stakeholders of every institution. Everyone at a point becomes a consumer as put it by Kennedy in his congressional statement as; consumer includes all of us. This paper is to reveal the basic rights of consumers and ways to fulfilling this right. This paper also presents the rationale for and the legal nature of consumer dispute resolution and redress, as well as different avenues for providing resolution and redress. It includes policy options for implementing the guidelines for consumer protection.

**Keywords:** Consumer, Redress, Rights, Legal

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### Islam and Terrorism: A study on shiah view on terror in 21 century

**Abas Gohari**  
Central Tehran Branch, Islamic Azad University, Tehran, Iran

**Abstract**

At first its important that I say what I choose this topic? If we take a glance on our world we can see that every day around the world many people are killed by terrorists that many of them are believers. Some of them do terrorism and think that this is what God wants from them. There isn’t any differences between religions so that we should tell religions and terrorism if we take a glance to transcendent unity of religions we can say religion and terrorism because all religions have one thing to tell to all people that’s message of God to everybody: why God created mankind? All religions say that for living and loving others even if they don’t believe in God. It's not an Islamic rule we can see it in all religions. The message of each religion is loving people but unfortunately some people with the name of religion kill other and pretend that this is God that wants that from him. We don’t need to religion for adjudging terrorism, if we refer to ethic we can see that every person believe this fact that killing another cant adapt with any ethical base of mankind. So we should not limit terrorism on one religion but all religions reflections on Islam and the west.

In shiah views we can never kill others to go to paradise. I think we should refer to holy quran and holy prophet Muhammad tradition to avoid people from terrorism.

You can’t find any person in shiah that give the right for killing others for god and Islam. We should change Muslims view about jihad and killing their enemies because of their believes. In this essay I have referred to all shias books about jihad and I think there is some good reasons for stopping terror in all religions in this world especially in shiah world.

The new opinion is that in shiah views you never can attack to non muslims for inviting them to islam.it's written in all shiah books that if non Muslims are near your country and they are not harmful to you and not start a war you cannot start a war with them.

**Keywords:** Islam, Jihad, Terrorism, War, Holy Quran

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### Effect of Transformational Leadership on Employees' Turnover Intention: Mediating Role of Work Engagement

**Margaret Yeboah**  
School of Management, Jiangsu University, Zhenjiang, China

**Abstract**

In order to achieve growth, success and the long-run survivability of the organization, the prime factor is the human capital (Mosadeghrad, 2003). It is the human capital which gives a competitive advantage to the organization over another organization and makes it unique (Solnet and Kandampully, 2008). Human capital is considered to be the main driver of innovation and
creativity in the high-income economy. Due to business globalization, the hunt for talent and to engage them in a way that they drive the organization forward towards success and sustainable performance. The “War for talent” as described by Mckinsey in 2000 has drawn the practitioners” and academicians” attentions towards talent engagement and how can they be utilized. Various studies have found that value creation is initiated and driven by employees which are intangible assets. Echols (2007) conducted a study and found that more than 80 percent of value creation is driven by human capital, not by physical assets that existed on the balance sheet. The turnover phenomenon are complex and requires the dire attention from organizations to manage it, even though more than 1500 academicians conducted research on employee turnover but still, it remains the vibrant field to carry out further research (Holtom et al., 2008). Employee turnover phenomena are complex because there are multiple reasons for employees” turnover decisions. Most of the research work carried out regarding turnover intentions in a western context like UK, Australia, Canada (Maertz et al., 2003; Ovadje, 2009). The findings of such studies may not be applicable in other countries like an in Asian countries, South Asian, Africa etc. Different scholars have advocated that work engagement is key to retain the talent in the organization. This is because employees are absorbed in the organizational activities and consider themselves as part of the organization and rarely intend to quit the job. Talent retention is therefore a top priority of any organization because it is the talent which enables the organization to gain the competitive advantage and ensure the long-term survivability of the organization. Engaged employees are the more productive and go the extra mile to achieve the organizational goals because they want to do it. In the same way, the role of a transformational leader is to take the maximum output from employees while keeping in view the importance of the employees and their due compensation to develop their engagement with the organization as well as with their jobs. Therefore, the role of transformational leadership is important in managing the employees’ turnover intentions. Studies by Mokgolo et al., (2012) and Gibson et al., (2012), also mentioned and suggested to conduct future research on transformational leadership with respect to turnover intentions as there is limited literature in the area. This study is trying to fill the gap by identifying the factors that lead to the employees’ turnover intentions, considering work engagement as a mediator.

Frederick Appiah Afriyie
ERCICBELL1926058
Anatomy of Africa's Evil Siamese Twins: A Comparative Interrogation of Boko Haram and Al-Shabab
Zhongnan University of Economics and Law-China

Abstract
It is an open knowledge and apparently a truism that the activities of terrorist movements like the Boko haram and the Al-Shabab in recent times have dealt a hefty blow to not only the collective stability of the African continent, but also, its multi-pronged socio-economic fortunes. The ensuing debacles and the varying inundating levels of ignominy and infamy wreaked on the Africa has spontaneously elicited reactions from both state and non-state actors over the years. Though steady progress has been made in this regard, the swinging and vacillating strategies of the sect to adopting unconventional stratagems to carrying out domestic and transnational attacks leaves much to be desired. Relying on secondary data - literatures, this study undertakes a comparative analysis of the Boko haram and Al-Shabab. Through a review of existing documents, it argues in line with policy ramifications that, in as much as policy homogeneity may be essential, and perhaps an available sine qua non option to be relied on in the quest for the fight against these anti-social incendiary sects. In conclusion, the research equally entreats a neck turn consideration of experimenting individual country specific policy options as a way to fight terrorism- all within a much stronger broader international community framework. Until this is considered, terrorism may remain an albatross around the neck of Africa, and the international community whiles the fight becomes a façade hovering around like an apparition.

Keywords: Anatomy, Sub-Saharan Africa, Boko Haram, Al-Shabab, Comparative Interrogation
Why Religious Leaders are Susceptible to Sexual Temptations: A Quantitative Study

Joel Tejedo
Research Department, Asia Pacific Theological Seminary, Baguio City, Philippines

Abstract
Pentecostal ministry from its inception in the 19th century has been plagued by sexual scandals and humiliations. Beginning from Maria Woodworth Etter to Charles Parham and super preacher Aimee Simple McPherson up to the famous televangelists like Jim Bakker and Jimmy Swaggart, sexual scandals increasingly brought multiple cases of disgrace and shame that fractured Pentecostal churches and organizations. While this problem was addressed by Pentecostal academia qualitatively, there was a little evidence quantitatively why Pentecostal leaders are susceptible to sexual temptations. We used a standardized sexual conduct survey questionnaire and test a hypotheses whether Pentecostal leaders observe their sexual ethics and personal integrity when confronted with sexual temptations in the workplace. With the influx of online and explicit sexual promiscuities in social media and other explicit materials, we find out that Pentecostal leaders and ministers are vulnerable to sexual temptations. While there is a high percentage of spiritual and social capital among our respondents, our findings also suggest that lack of sexual ethics and conduct of Pentecostal leaders, might lead them to misbehave and commit sexual misconduct in the workplace. We argue that the result of this study has an important policy implications to Pentecostal organizations and churches and that Pentecostal leaders should work further to develop a spiritual and holistic sexual formation that prevent leaders to misbehave and to suggest to develop a working manual that create a healthy sexual lifestyle of Pentecostal clergymen in the 21st century.

Decamping and Dumping of Political Party by the Politician. A Politics of Vision or Self Actualization: Democracy in Nigerian historical Perspectives

Shehu Hashimu
Umaru Ali Shinkafi Polytechnic Sokoto, Nigeria

Abstract
Ever since democracy return to Nigeria the politician found an avenue to trade with it for their selfish gain to achieved means of survival. They lack political will and philosophy to actualize peoples mandate given to them. It is an irony for someone whose mandate was given to them by their people to betray such mandate. This political act is common in Nigeria ever the country return to political arena in 1999. It is against this background that this paper intended to discourse reason behind this unprecedented train of decamping and dumping by the politician in Nigeria. How they found their easy and manipulation against people right is also going to be discuss. The paper intended to conclude with the way forward to address menace.

Keywords: Decamping, Dumping, Politician, Democracy

The Travel Industry and Hotel Competitiveness Research

Gurpreet Singh Randhawa
Tour And Traveling, Punjab University Chandigarh Punjab, India

Abstract
Aggressiveness has been a subject of concentrate in the assembling and related divisions since the mid 1990s. Notwithstanding, as of late have a few scientists begun to look at the travel industry and cordiality intensity, both thoughtfully and experimentally, with a specific spotlight on the travel industry goals and the lodging business. The objective of this article is to survey the distributed investigations on goal and inn aggressiveness, give evaluates, and bring up future bearings in the travel industry and inn intensity examine. Such a survey will give scientists a decent comprehension of the ebb and flow status of intensity explore and with a dream for propelling the current learning of goal and inn aggressiveness.

Keywords: Competitiveness, Goal, Lodging, Profitability Presentation

De-risking Agile Dynamic Systems Development Method (DSDM) Using Software Quality Function Deployment (SQFD)

Vicentia Amoah

ERCICBELLP1926073

Abstract

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Holiday Inn Potts Point, Sydney, Australia
### John Baptist Amoah  
ERCICBELLP1926073

Vicentia Amoah  
University College of Management Studies, Accra-Ghana

John Baptist Amoah  
University College of Management Studies, Accra-Ghana

**Abstract**

Failing business strategies on software development projects have led to the Agile software approach as a solution to several recurrent problems. While it is thought to have improved the efficiency of software development workflow and overall productivity, customers’ needs and collaboratively involvement are not captured systematically in the agile process. However, matching customer needs with technical capabilities and skills of the project team is essential to the life cycle of a project, particularly if/when team structure changes. The complex nature of integrating customers’ views and decision-making in a software development setting and the importance of the problem have led the research community to develop several techniques, tools, and processes to assist, subject matter experts, end users and developers in making better decisions. One example is software quality function deployment (SQFD) which precedes Agile process and is grounded on theory and practice of integrating and aligning the voice of the customer (VOC) with the voice of the engineer (VOE). This alignment ensures that each customer need (VOC) can definitely be satisfied by one or more technical requirements (VOE). This paper examines the risk factors within an Agile’s dynamic systems development method (DSDM), with a view to: (a) establish if its approach influences decision making aspect within a project and how significant its impact is on project failure; (b) exploring the key aspects that decision making through software quality function deployment (SQFD) can offer to the agile methodology. The outcomes of the study is a conceptual process model of an integrated Agile Software Quality Function Deployment (ASQFD) that seeks to map the benefits of both processes while minimising the risks; while improving decision making and customer collaboration by addressing most of the identified challenges and would result in better software decision-making within a long-term business strategy.

**Keywords:** Failing Business, Agile Software, Software Quality Function Deployment (SQFD)

### Manjinder Singh  
ERCICBELLP1926078

**Audit on Characteristics of Dairy Value Chain: Way Forward to Design Viable Methodologies for Upgrading in India**

Manjinder Singh  
Dairy Farming, Panjab University, Ludhiana, India

**Abstract**

Ethiopia is supplied with different and huge domesticated animals populaces dwells in reasonable natural condition. The point of this audit is to survey attributes of dairy worth chains as a path forward to structure suitable procedures for updating of the Ethiopian dairy part. Dairy generation frameworks are delegated little scale, peri-urban and urban dependent on atmosphere, creation power, land holding and coordination with yield preparations. In addition, considering showcase directions, size of activity and generation power, it is delegated customary smallholder, private state far, and urban and peri-urban frameworks. Ethiopian worth chain is described by both formal and casual channels and exist complex. From the aggregate sum of milk created broadly just 5% of it is showcased. In Ethiopia, the dairy part has an enormous job in verifying family unit salary and employment manifestations. Understanding the worth chain certainly begins with buyer request and proceeds with various degrees of creation, preparing and advertising. For depicting all exercises, on-screen characters, relationship among various degrees of the chain and associations among makers and middle people the structuring worth chain guide is discovered fundamental. There are different difficulties that limit the dairy segment to express its potential. There is restricted commitment from the researchers concerning dairy worth chains and structuring practical systems for overhauling. In this way, it is discovered hard to acknowledge, figure and execute attractive intercession measures to update the dairy worth chain improvement activities. Consequently it is indispensable to go with development of suitable techniques for redesigning existing worth chain frameworks.

**Keywords:** Dairy; Value chain; Strands; Upgrading; Strategies

### Prof Lavkush Mishra

**Role of Indian festivals in Economic Growth with Special Reference to North India**

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Prof Lavkush Mishra
Institute of Tourism & Hotel Management, Dr Bhimrao Ambedkar University, Agra, India

Abstract
India is a land of different culture and tradition. Fair and Festivals have become an important part of the cultural heritage. It is a vast country and people respect and enjoy the rituals and customs of each other. In fact, cultural binding of India is significant not only for the social point of view but greatly an economic affair too. Indian fairs and festivals provide continuity and sustainable growth to Indian Economy. The country is blessed with many rivers, mountains and hills etc. Many of them are related with religion and are one of the prime source of employment generation as they attract a large number of people in form of some festivals. The country celebrates different fairs and festivals almost round the year. For example starting from Makar Sankranti or Lohari in January the fairs and the festival encompasses Christmas Day in December every year. This paper focuses on the importance of fairs and festivals celebrated in the country specially in the northern part and how they are important specially when world faces economic recession. These festivals do not provide joy and happiness but nurture economically the society. They contribute in GDP of the country and support the nation to increase its position in happiness index too.

Abayomi Ajibike
Department of Marketing, Faculty of Business & Management Studies, Ogun State Institute Of Technology Igbesa, Igbesa, Nigeria

Effects of Market Segmentation on Consumers Needs Satisfaction and Organisational Growth in Intercontinental Distillers Limited, Lagos, Nigeria

Abstract
The study aimed at investigating how market segmentation can enhance consumers’ needs satisfaction and organizational growth through increased market share and profit level of marketing firms. Survey research was adopted. The population study was 306 retail outlets and 128 management staff of Intercontinental Distillers Limited. The sample size used is 248 and 92 for retail outlets and management staff respectively. 340 questionnaires were administered while 332 were successfully returned. A five point likert scale type questionnaire used to collect data. Questionnaire was validated by experts and yielded an overall reliability coefficient of 0.785 Cronbach Alpha. Pearson product moment correlation and sample regression analysis were used to analyze the primary data on market segmentation, firms market share, profit level and consumers’ needs satisfaction. The results revealed that there was a strong significant relationship between market segmentation and firm’s market share. Also that market segmentation enhances firm’s profitability motive. In conclusion, market segmentation strategy should be adopted to increase both market and profit level of marketing firms. And that marketing firms should adopt most effective base(s) for segmenting market in order to achieve its desired aims.

Keywords: Market Segmentation, Consumers’ Needs Satisfaction, Organizational Growth

Vivence Kalitanyi
Business Management, University of Johannesburg, Johannesburg, South Africa

Income as Spurring Self-Efficacy Among University Students in Cape Town - South Africa

Abstract
A study was conducted in Cape Town to determine whether family income has impact on university students’ entrepreneurial self-efficacy. It is argued that self-efficacy is an engine to promote entrepreneurship, which has the possibility of providing a source of income in the families. The motive to conduct the current study is to further the debate about entrepreneurship in South Africa, and the way it can come forward. A hypothetical-deductive approach was adopted. Survey correlational was adopted as the study design, while SPSS was used to capture and analyse the data. Data was collected on 274 entrepreneurship students, using an adapted questionnaire. Cronbach’s Alpha was used to measure the reliability of the instrument. Findings reveal that there is a positive correlation between independent variable of income and
dependent variable of self-efficacy. The implications of the results to policy makers have been outlined along with suggestions for future researches in order to refine our present positions and understanding of this relationship.

Keywords: Family Income, Self-Efficacy, Entrepreneurship, University Student, Cape Town, South Africa

Febi Junaidi
ERCICBELLP1926097

Bejeghum Tradition of South Bengkulu Society: An Analysis of Language Use in Social Communication

Febi Junaidi
Sebelas Maret University, Indonesia

Abstract

Bejeghum is one of many traditions in Indonesia specifically in South Bengkulu. Bejeghum is conducted in many contexts. When doing bejeghum tradition, a person come to every house in the village and meet the society. Bejeghum is also always done by a woman, not a man. She communicates to others (men or women) with using special language during doing it. The purposes of this research are to describe some categories of bejeghum in Bengkulu and how language use in bejeghum. This research used qualitative method. Data in this research were collected by doing observation, interview, and recording. Technics of data analysis were collecting data, selecting data, interpreting data, and drawing conclusion. The results of this research indicated that bejeghum tradition consists of many variations according to its function such bejeghum for telling happy and sad news. There are bejeghum conducted when someone get married, bejeghum conducted when someone died, bejeghum conducted when the society did an event after someone died, bejeghum for indicating grateful such as getting success and reaching some special targets, and bejeghum conducted for doing cultural activity. Furthermore, language in bejeghum tradition is used as a request, appeal, enticement, invitation, and command. Based on the result of this research, it concluded that bejeghum tradition in South Bengkulu has many characteristics, purposes, and variations of language use.

Keywords: Bejeghum, Language Use, South Bengkulu

Romaza Khanum
ERCICBELLP1926098

Empowering Tribal Women through Entrepreneurship Development in Sylhet Region of Bangladesh

Romaza Khanum
Department of Agricultural Economics and Policy, Faculty of Agricultural Economics and Business Studies, Sylhet Agricultural University, Sylhet, Bangladesh

M.S.A. Mahadi
M.S. Islam

Abstract

Considering entrepreneurship development, future of the modern society, the present study aims to find out the impact of entrepreneurship development on tribal women’s status and the extent to which an entrepreneur is empowered. Primary data has been collected from 180 tribal women entrepreneurs in two districts namely Sylhet and Moulvibazar. For examining women empowerment, the research conducted four tribal women groups such as Garo, Khasia, Monipuri, and Patro who have started different enterprise activities for improving their economic status respectively. Multi-stage random sampling technique was used within a methodological context of participatory action research at individual, household and community level. The statistical tools like regression model, WEI considering the intra-household decision-making process for four major areas (i.e. enterprise related decision, family matters, mobility, and awareness related decision) and multiple regression were applied for data analysis. The research finding revealed that socioeconomic factors were frequently influenced to become entrepreneurs. After entrepreneurship development, tribal women increased their intra-household decision making process about 0.71 to 1.30 respectively. It also indicated that entrepreneurship development on tribal women positively and significantly leads to women empowerment in emerging economies like Bangladesh. Therefore, results suggest that Govt. should take different policy considering their limitations of accepting different enterprise.
Responsiveness of China Primary Production to a Shock from Investment in Land and Water: Empirical Evidence from Economic Regions in China

Michael Verner Menyah
School of Management, Jiangsu University, China, People's Republic of China

Abstract
In recent years, changes in the investment in land and water have been gaining prominence as a potential for causing a change in the economy of many developing countries especially China. The objective of this study is to investigate the responsiveness of China’s primary production to a shock from investment in land and water from the perspectives of the three main economic regions in China. The study used provincial data from China from 1998 – 2016. Stationarity tests were conducted through cross-sectional dependence, panel unit-roots, and Westerlund cointegration tests. The study used GMM style panel VAR to investigate the phenomenon. Overall, the results revealed that China’s primary production reacts positively to investment in control of soil erosion for Western and Central economic regions with stronger impact felt in the agricultural economic (Central) region. On the contrary, China’s primary production reacts negatively to investment in flood prevention and number of reservoirs in all the economic regions (except Eastern region which is positively for number of reservoirs) with stronger impacts felt in the agricultural region. The impulse response function of the panel VAR estimates further revealed that the results are valid from period one to seven equal to zero from eight to ten.

Keywords: China’s Primary Production; Investment In Land And Water; GMM Style Panel VAR; Economic Regions

A Study on the Impact and Processes of Optimizing the Competitive Strategy of MTN Ghana

Samuel Akowuah
School Of Management, Jiangsu University, Zhenjiang, China

Abstract
Mobile Telephone Network (MTN), the leading telecommunications company in the emerging markets of Africa and the Middle East, entered the Ghanaian market following the acquisition of Investcom in 2006. MTN is the market leader in the increasingly competitive mobile telecommunications industry in Ghana. MTN Ghana Ltd has enjoyed a considerable financial success in the country since it commenced operations in the past nine decades. However, the overall direction of the telecommunication industry has changed towards lower call rates, lower internet bundle, quality customer service, tailored products, and there is also intensified competition. This paper seeks to identify and evaluate the competitive strategies adopted by MTN Ghana Ltd and identify the areas of competition in the telecom industry. It will also determine the effects of competitive strategies on the performance of the telecom. This study employed both qualitative and quantitative methods of research. Questionnaires as well as interviews were the tools used in gathering data. Among others, the study revealed that, the environment in which MTN Ghana Ltd finds itself is highly competitive and that, telecoms operate in the area of pricing, products, and customer service. MTN Ghana Ltd has adopted the niche or focus strategy to give special attention to different segmented clients with different needs. It is recommended that, MTN Ghana Ltd continues to find ways of differentiating itself by changing its strategic direction to also focus on the middle and low earning customers and incorporate a refocus on superior customer service.

Keywords: MTN Ghana, Competitiveness, Optimization, Product Quality, Competitive Strategy, Porters Forces Model
Isaac Asare
Department of Finance and Economics, Jiangsu University, Zhenjiang, China

Abstract
The study was conducted to establish the perception of elected Assembly members and frontline staff of New Juaben Municipal Assembly, reporters of local FM station and other residents in New Juaben on the role of local FM media and the New Juaben Municipal Assembly in promoting socio-economic development; the Assembly’s relationship with the local FM media and whether the Assembly used the local FM media to pursue its agenda. A questionnaire and an interview guide were developed and used to gather information from respondents who were selected through purposive and convenient sampling. Data was analyzed quantitatively and qualitatively with SPSS. The main findings were that respondents had good perception about the roles of the local FM media and the Assembly, that there was good relationship between the local FM media and the Assembly, and that the Assembly preferred the use of other means for public announcements and addressing public concerns to the use of local FM stations for the same purposes. It is recommended that the NJMA and the local FM maintain their good relationship in order to protect the good perceptions of Assembly members, staff and FM reporters. Finally, the Assembly should make maximum use of the local FM media to pursue its vision and mission of socio-economic development since the critical role of the local FM in governance cannot be overlooked.

Anthony Osobase
Department of Economics, Anchor University, Ayobo, Lagos State, Nigeria

Abstract
The discussion on the impact of HIV/AIDS on household’s welfare and the coping strategies on how to mitigate the illness is still on going. Households are still counting their loss of HIV/AIDS burden through the loss of young productive members, asset sales, discrimination in the place of works and temporary or permanent loss of earnings. Based on this claim, this study investigates the nexus between HIV/AIDS illness, household income and coping strategies among 891 people living with HIV/AIDS (PLWHA) in Lagos State of Nigeria. The dataset was obtain from ten Medical Centre’s in the State. Thereafter, the data was analyze by means of descriptive statistics and logistic regression technique. The descriptive statistics outcome suggested that affected household experiences decline in income likewise they adopted several coping strategies (selling of assets, skip daily meals, use underage labour, borrow money to feed, substitute food expenditures for health care cost, substitute educational expenditures for food cost, stop child/children from school etc.). Furthermore, the empirical analysis reveals that HIV/AIDS through asset sale, adult members infected with HIV, man-day loss, caregiver activities, underage labour and AIDS related death significantly increase the odd of income decline among affected households. Based on the outcomes, the study recommended that the government and other convener agents should carry out programmes such as cash transfer plan and skills empowerment schemes that will aid households maintain steady income.

Keywords: HIV/AIDS, Household Income, Coping Strategies, Logistic Regression

Er. Manpreet Singh Jammu
Field Supervisor, Over & Above Software & Infrastructure Solutions, Punjab (India)

Dr. Harinder Pal Kaur
Assistant Professor, Patel Memorial National College Rajpura

Abstract
The Punjabi to Gujarati Machine Translation System

Er. Manpreet Singh Jammu

Dr. Harinder Pal Kaur
Machine Translation system is a software designed that essentially takes a text in one language (called the source language), and translates it into another language (called the target language). There are number of approaches for MT like Direct based, Transform based, Interlingua based, Statistical etc. But the choice of approach depends upon the available resources and the kind of languages involved. In general, if the two languages are structurally similar, in particular as regards lexical correspondences, morphology and word order, the case for abstract syntactic analysis seems less convincing. Since the present research work deals with a pair of closely related language i.e. Punjabi-Gujarati, thus direct word-to-word translation approach is the obvious choice. As some rule based approach has also been used, thus, Hybrid approach has been adopted for developing the system.

Punjabi-Gujarati being closely related language pair, Hybrid Machine Translation approach has been used for developing Gujarati to Punjabi Machine Translation System. Non-availability of lexical resources, spelling variations in the source language text, source text ambiguous words, named entity recognition and collocations are the major challenges faced while developing this system. The key activities involved during translation process are preprocessing, translation engine and post processing. Look up algorithms, pattern matching algorithms etc formed the basis for solving these issues. The system accuracy has been evaluated using intelligibility test, accuracy test and BLEU score. The hybrid system is found to perform better than the constituent systems.

In this search paper preparing the system of architecture Gujarati-to-Punjabi text translation using the Preprocessing Phase, Text Normalization, Replacing Collocations, Replacing Proper Nouns, Tokenizer, Translation Engine, Identifying Titles and Surnames, Punjabi and Gujarati Morphological analyzer, Word-to-Word translation using lexicon lookup, Transliteration, Post-Processing etc, approaches. By using these advance techniques we will be able to developing great Punjabi-Gujarati Machine Translators system.

Keywords: Machine Translation, Computational Linguistics, Natural Language Processing, Gujarati, Punjabi. Translate Punjabi-Gujarati

Yuktan Kabebwa
ERCICBELLP1926130

Mysticism and Mythology

Yuktan Kabebwa
Brethren International Ministry, Brethren International, Dar Es Salaam, Tanzania

Abstract

Dr Kabebwa is a christian by faith, he believes in the salvation of mankind but he decided to conduct a reseach in Rufiji where there are many believers of traditional religions, who believed in their ancestor’s long time before the coming of colonialism in Africa.
Way back between 1905 – 1907 in Rufiji Area occured a rebellion when the African natives being led by Kinjeketile Ngwale decided to riot and fight against the Germany Administration. That war later on was named as “Maji Maji rebellion” it was believed that Kinjeketile conviced the African fighters to stand firm against the German soldiers without fearing their bullets, because the magic “chipolopolo” will turn the bullets into water.
Until now the plants which are believed to contain extra power are still in the Rufiji basin, so Dr Kabehwa have decided to conduct a research in the Rufiji Basin to extract more facts on medicine, mysticism and mythiology.

He examines the power of language and its role in changing the human pyschology, he has sampled the survived plants in two categories, plants which are believed to contain power that cures super naturally and those which cures naturally.
He examines the role of religion when spread in a foreign language as compared to the belief of natives who trusted the super natural working power which was extracted from special plants.
Finally Kabebwa discuss the issue of mythology, in fact the study is not only the sketch of the Matumbi people who are living in Rufiji Area, but a snapshot of the early lives of Africans who lived more than hundred and fifty years before being invaded by foreign influence.
She discuss the diferent ways in which writings are read and interpreted by morden scholars.
### Culture Shock Versus Psychological Well Being At the age of 40 and above Adapt to Millineal Era Disruption

Wening Purbatin Palupi Soenjoto  
Madrasah Ibtidaiyah Education, STITNU Al Hikmah Mojokerto, East Java, Indonesia

**Abstract**

Millineal era has allowed more and more people to encounter new culture as sojourners. The experience of having a shock culture will be more common to be experienced by more people. This research tackles about the issue of culture shock and psychological well being at the age of 40 and above because in this age get into middle adulthood has the task of development in the presence of environmental demands with social judgment and social recognition so as to be able to influence psychological well-being. In the current era of disruption, mental and psychological abilities are tested more towards one's maturity. The research problem is focused on the problem: 1) What is the development task problems of middle adulthood caused by culture shock? 2) How does it affect psychological well-being?, and 3) To what extent has technological development in the era of disruption generated diverse adaptation patterns that occur in middle adulthood?

This study uses qualitative research methods, where research data is collected through In-depth interview methods, observations, and statistical data. The informant was chosen through technique.Purposive sampling and snow ball techniques. This research is analytical descriptive to Describe the existence of culture shock versus psychological well-being in relation to the sociological phenomena that are caused by it. Along with disruption issues both in education and in the labor force, which require individuals to interact with different cultures, the issue of culture shock seems to be viewed more seriously than before. If not, it is feared that disturbances experienced due to culture shock can be a threat to the mental health of many people in the world who increasingly carry out cross-cultural activities.

**Keywords:** Culture Shock, Psychological Well Being, Middle Adulthood, Adaptation, Millineal Era Disruption

### Ethnographic Study of Punjabi Language

**Dr. Avininder Singh**  
Linguistic, Punjab Institute of Oriental & Indian Languages, India

**Mandeep Singh**  
Punjab Institute of Oriental & Indian Languages, India

**Mohan Kajal**  
Punjab Institute of Oriental & Indian Languages, India

**Abstract**

Linguistic Ethnography (LE) is a relatively new term that originated in the United Kingdom and broadly speaking, designates in a discussion paper on Ethnography published by the UK Ethnography Forum over a decade ago, its general orientation was described as follows: Although ethnographic research differs in how far it seeks to make claims about either language, communication or the social world, Ethnography generally holds that to a considerable degree, language and the social world are mutually shaping and that close analysis of situated language use can provide both fundamental and distinctive insights into the mechanisms and dynamics of social and cultural production in everyday activity. While constituting a powerful account of what LE is about, these statements open up the door to subsequent questions regarding the very contribution of the term to the existing knowledge that is “out there” in the social sciences.  

An underlying assumption in sociolinguistics is that much of communication is directed toward keeping an individual society going; that is an important function of communication is social maintenance. More recent views hold that language does more than just that; it serves to construct and sustain social reality. Thus, the goals of sociolinguistics are not merely to understand the tacit rules and norms of language use that are culturally specific, but should encompass understanding how societies use language to construct those very societies one broad approach to researching the rules, cultural norms and values that are intertwined with language use is ethnography. Ethnographic research is generally carried out through participant observation. Ethnographies
are based on firsthand observations of behavior in a group of people in their natural setting. Investigators reports on what they see and hear as they observe what is going on around them. In this paper will be done a Ethnographic Study of Punjabi language literature and culture. Punjabi is the most widely spoken language in India and Pakistan. The 11th most widely spoken language in India and the third most-spoken native language in the Indian subcontinent. It is also the fifth most-spoken native language in Canada after English, French, Mandarin and Cantonese. Punjabi is unusual among Indo-European languages in its use of lexical tone. Gurmukhi is the official script for the language in Punjab, India while Shahmukhi is used in Punjab, Pakistan. The major aim of this study is to examine the ethnographic to language study. To examine the need for effective language study. To recommend ways of improving Punjabi language study in Punjab and other Punjabi Spoken arias. Keywords: Language, Linguistics, Literature and Culture, Ethnography, Punjabi, Gurmukhi

Impact of Bonus Shares on EPS & MPS

Sohail Yousaf
Faculty of Administrative and Management Sciences, Superior College, Qila Deedar Singh, Pakistan

Abstract
Bonus shares issue does not make any effect on the company’s cash flow in reality but it affects the owner equity of the company. In this paper we study the impact of bonus issue on EPS (Earning per share) and MPS (Market Price share). We also examine the relationship between bonus issue, EPS and MPS of commercial banks of Pakistan which issues the bonus shares from the period December 2008- December 2012 and listed in KSE (Karachi Stock Exchange). We use T-Statistics to find out the impact and relationship. At the end we found that the correlation between Bonus share issue & EPS is -0.290 and correlation between Bonus share & MPS is 0.139. Therefore, EPS is much adversely correlated than MPS with Bonus shares. Thus there is no correlation between Bonus share and MPS.

In Search of Model Solutions over the Regulation of IT Outsourcing Activities in the Cloud - Selected Aspects of Law in the Financial Sector

Weronika Wojturska
Faculty of Law and Administration, University of Warsaw, Poland

Abstract
The aim of the paper is to present the results of research on the current Polish regulatory environment towards development of financial outsourcing in the cloud in the banking sector. Cloud computing is currently an innovative tool ensuring security of administration of a large volume of data in the banking sector. The development of cloud computing services involves a number of regulatory challenges. They mainly concern the issues of personal data protection (including the issue of unauthorized access, loss or destruction of data) and transparency (data in the cloud may be in different locations, often unknown to the recipient). Legal challenges may also result from the fact that regulations are not adapted to technological and technical realities, which directly translates into a slowdown in the development of cloud computing technology. Poland in terms of legal restrictions in this aspect are one of the exceptions on a European scale. The main regulatory barrier to the full use of the discussed technology in the Polish banking sector are the regulations of the Banking Law regarding outsourcing. The analysis will include a formal-dogmatic study of recommendations and standards of conduct according to the Polish financial regulator in comparison with the final draft guidelines on the outsourcing of the European Banking Authority (EBA Draft Guidelines on outsourcing arrangements) made available in February this year, which were entered into force on 30 September 2019 r. The conclusions from the work are such that a bank wanting to conduct business on the Internet in this organizational form would have to significantly reduce the scope of its activities. This raises the question of adapting regulations to the needs of marketing shaped by technological progress. The added value of the work are comparative legal threads, in which the author analyzes selected foreign solutions that would improve Polish regulations or can be considered as a model for other legal orders.
Abstract

Machine Translation (MT) is a task to translate the text from a source language to a target language in an automatic manner. Here, we describe a system that translates the Punjabi language to Hindi language text which is based on Phrase based statistical translation technique. To overcome the translation problem related with highly open word class like Proper Noun or the Out Of Vocabulary words we develop a transliteration system which is also embedded with our translation system. We enhance the translation output by replacing words with their most appropriate synonymous word for that particular context with the help of Punjabi Word-Net Synset. This Machine Translation system outcomes with a reasonable translation output when analyzed by linguist for Punjabi language which is a less computationally aware language among the Indian languages.

Punjabi is an Indo-Aryan language. It is the native language of about 130 million people, and is the 10th most spoken language in the world. Most of the people who speak this language live in the Punjab region of Pakistan and India. It is also widely spoken in Haryana, Himachal Pradesh and Delhi. It is natively spoken by the majority of the population of Pakistan. Punjabi developed from the ancient language of Sanskrit just like many other modern Indo-Aryan languages. Punjabi is unusual among this group for being a tonal language. Punjabi is written in two different scripts, called Gurmukhi and Shahmukhi. The linguistics researches are still in traditional mode. But recently some researchers have made a deliberate attempt to study Punjabi language from technological perspective. They have started to work in the development and enrichment of the language of Punjabi in the field of Natural Language Processing (NLP). The Machine Translation task for Punjabi language is very difficult as the amount of parallel corpus is very less.

This paper presents a MT system for Punjabi-Hindi which is based on Statistical Phrase based translation approach. Here we first developed a MOSES based translation system which we consider as the baseline translation system. For linguistically open class Proper Noun or some other Out of vocabulary words we implemented a MOSES based transliteration system which transliterate the English word to Punjabi word in Character level. Then we embed this transliteration system with our Base line Translation system. The output of the new system was enhanced by mapping the words with Punjabi WordNet synset so that we can put the most appropriate synonymous word for that particular sentence. This will give us a more relevant translation output when reviewed by some linguistic persons. This paper further continues with a description of Previous Notable Work done while implementing a MT system for other Indian Languages. Our methodology to implement a Punjabi-Hindi MT system.

Keywords: Language, Linguistics, Indian Languages, Literature, Punjabi, Hindi, Machine Translation, NLP
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<thead>
<tr>
<th>Name</th>
<th>Position/Company</th>
<th>Address</th>
</tr>
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<tbody>
<tr>
<td>Ofosu Michael</td>
<td>Business Company, Cloverdale Ventures, Accra, Ghana</td>
<td></td>
</tr>
<tr>
<td>Frank Owusu</td>
<td>Business Company, Cloverdale Ventures, Accra, Ghana</td>
<td></td>
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<tr>
<td>Collins Asante</td>
<td>Business Company, Cloverdale Ventures, Accra, Ghana</td>
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</tr>
<tr>
<td>Peter Afful</td>
<td>Manager at Cloverdale Ventures, Sunyani, Ghana</td>
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<tr>
<td>Issac Baaye</td>
<td>Account Officer at Cloverdale Ventures, Sunyani, Ghana</td>
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<td>Faryad Ali</td>
<td>Tehsil Bar Association, Punjab Bar Council Lahore, Sambrial, Pakistan</td>
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<td>Faryad Ali Law Chambers, Pakistan</td>
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<tr>
<td>Ajao Olumide</td>
<td>NHIS Dept, University College Hospital, Nigeria</td>
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<tr>
<td>Balogun Hamed Olawale</td>
<td>Department of Mechanical, The Polytechnic, Ibadan, Oyo State, Nigeria</td>
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<tr>
<td>Oguntoyinbo Kehinde Damilola</td>
<td>Registry Department, The Polytechnic, Ibadan, Oyo State, Nigeria</td>
<td></td>
</tr>
<tr>
<td>Thomas O Ayoolu</td>
<td>Language and Communication/School of Communication and Information Technology, Moshood Abiola Polytechnic, Abeokuta, Nigeria</td>
<td></td>
</tr>
<tr>
<td>Oguntoyinbo Kehinde Damilola</td>
<td>Registry Department, The Polytechnic, Ibadan, Oyo State, Nigeria</td>
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<tr>
<td>Joseph Olusola</td>
<td>Operation, Independent National Electoral Commission, Abeokuta, Nigeria</td>
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<tr>
<td>Mohamed Sallieu Jalloh</td>
<td>Ministry of Foreign Affairs and International Cooperation, University of Sierra Leone, Freetown Sierra Leone</td>
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<tr>
<td>Riton Barua</td>
<td>Nava Pandit Vihar, Buddhism, Katalgan, Panchlaish, National University Of Bangladesh, Chittagong, Bangladesh</td>
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<td>Saheed Olaitan</td>
<td>Program, Supreme Travels Support Services, Lagos, Nigeria</td>
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<tr>
<td>Wesley Foryoueh</td>
<td>English Department, University of Cameroon, Cameroon</td>
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<tr>
<td>Ugochukwu Jonathan</td>
<td>CEO, Fair Field Agro Allied Industries Ltd, Lagos, Nigeria</td>
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<tr>
<td>Gautam Thero</td>
<td>Department of Philosophy, University of Mumbai, Mumbai, India</td>
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<tr>
<td>Vedrine Kerubo</td>
<td>Faculty of Linguistics, University of Kenya, Kenya</td>
<td>Peoples: International Journal of Social Sciences ISSN 2454-5899</td>
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<tr>
<td>Nyenpandi J Bropleh Holder</td>
<td>Executive, The Innovative Youth Organization for the Industrialization of Liberia (TIYOIL), Monrovia, Liberia</td>
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<tr>
<td>Bendu Quaye Gomiah</td>
<td>Corporate Trainer, The Innovative Youth Organization for the Industrialization of Liberia (TIYOIL), Monrovia, Liberia</td>
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<tr>
<td>Ajibola Oladokun</td>
<td>Administration, Supreme Travels Support Services, Lagos, Nigeria</td>
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<tr>
<td>Owowunmi Alade</td>
<td>Administration, World Hope Foundation, Abeokuta, Nigeria</td>
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<td>Eniola Sunday</td>
<td>Administration, World Hope Foundation, Abeokuta, Nigeria</td>
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<tr>
<td>Adeniyi Adeyeri</td>
<td>Program Manager, World Hope Foundation, Abeokuta, Nigeria</td>
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<tr>
<td>Sani Barua</td>
<td>Upazila Project Implementation Office, Post, Designation: Work Assistant, National University of Bangladesh, Chittagong, Bangladesh</td>
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<td>Sohel Ahmed</td>
<td>Sidra International, Bangladesh</td>
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<td>Asare Robert</td>
<td>Department of Electricals, Faculty of Engineering, Asuansi Technical Institute, Kumasi, Ghana</td>
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<td>Ndikumana Christa</td>
<td>Light University, Business Administration, Kazoza Finance, Bujumbura, Burundi</td>
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<td>Lamin Demba</td>
<td>Department of Science and Technology, University of the Gambia, The Gambia</td>
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<td>Department of Buddhism, Nagarjun Buddha Vihar, Delhi, India</td>
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<td>Peter Aflul</td>
<td>Manager, Cloverdale Ventures, Sunyani, Ghana</td>
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<tr>
<td>Ibrahim Takyi Abdul-Karim</td>
<td>Business Company, Cloverdale Ventures, Sunyani, Ghana</td>
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<td>Aforo-Barlow Benone Abena</td>
<td>Cloverdale Ventures, Sunyani, Ghana</td>
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<td>Akinola Micheal Bolarinwa</td>
<td>General Administration, Essquare Consult, Ibadan, Nigeria</td>
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<th>Title/Role</th>
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<tr>
<td>Sulak Das</td>
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<td>Business and Commerce, Lean on me Foundation, Abu Dhabi, UAE</td>
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<td>Anil Javed</td>
<td>Local Government Rural Development Department, Government of Khyber, Pakhtunkhwa, Municipal Administration, Peshawar, Pakistan</td>
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<td>School Of Management, Jiangsu University, China, Zhenjing</td>
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<tr>
<td>Kulena Sakuwunda</td>
<td>Department of Comparative Education, Zhejiang Normal University, Jinhua, China</td>
<td>ERICICBELLP1926117</td>
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<tr>
<td>Jonathan Kissi</td>
<td>School of Management, Department of Management, Jiangsu University, Zhenjiang, China</td>
<td>ERICICBELLP1926118</td>
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<tr>
<td>Florence Utoh</td>
<td>Member, World Hope Foundation, Lagos, Nigeria</td>
<td>ERICICBELLP1926119</td>
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<td>Chijioke Ezeonwuekwe</td>
<td>Member, World Hope Foundation, Lagos, Nigeria</td>
<td>ERICICBELLP1926120</td>
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<td>Jonathan Banahene</td>
<td>Department of Health Policy and Management, Faculty of Management Science and Engineering, Jiangsu University, Zhenjiang, China</td>
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<tr>
<td>Patience Mensah Acquah</td>
<td>School of Finance, Jiangsu University, China, Zhenjiang</td>
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<tr>
<td>Ibrahim Takyi Abdul Karim</td>
<td>Cloverdale Ventures, Sunyani, Ghana</td>
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<td>Alex Antwi Adjei</td>
<td>Department Finance and Economics, Jiangsu University, China</td>
<td>ERICICBELLP1926126</td>
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<td>Maxwell Opuni Antwi</td>
<td>School of Management, Jiangsu University, Zhenjiang, P. R., China</td>
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<td>Franck Romeo Nana Njikep</td>
<td>Enterprise, Organisation, Yaounde, Cameroon</td>
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<td>Public Relations, Buildway Const LTD, Accra, Ghana</td>
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| ERCICBELLP1926137 | Aser Saleh Saleh Mohsen                                                   | Mater of Business Administration (MBA), Bhagwant University, Ajmer, India     | India                          | Mater of Business Administration (MBA), Bhagwant University, Ajmer, India |
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| ERCICBELLP1926139 | Sandeep Saini                                                             | Punjab and Haryana High Court, District Court, India                         | India                          | Punjab and Haryana High Court, District Court, India |
| ERCICBELLP1926141 | Abdullah mohammed kohary                                                  | Bachelor of Petroleum Technology and Engineering, Bhagwant University, Ajmer, Rajasthan, India | India                          | Bachelor of Petroleum Technology and Engineering, Bhagwant University, Ajmer, Rajasthan, India |

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