

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

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- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

## **POTENTIAL OF KERALA AYURVEDA TOURISM : SPECIAL REFERENCE TO ERNAKULAM DISTRICT**

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### **ABSTRACT**

*Kerala Medical tourism Industry worth Rs.1600 crs in 2012 and is touching 150,000 visitors..The perfect blend of ayurveda, sun, sand and service uptagged the destination and gained brand loyalty as "God's own country".The fourteen districts of Kerala has its own unique selling propositions as a destination. Ernakulam district hosts the highest number of international and domestic tourists arrival in Kerala state. In 2010, Ernakulam attracted 277675 international arrivals and 1987743 domestic tourists. The paper analyse the potential of Kerala ayurveda tourism reference from Ernakulam District.*

# **A STUDY ON DRIVERS FOR GREEN SUPPLY CHAIN MANAGEMENT (GSCM) IN CHEMICAL INDUSTRIES: WITH REFERENCE TO GUJARAT REGION**

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## **ABSTRACT**

*As the world becomes increasingly concerned with green and sustainability issues, Industries, organizations and governments are gradually moving towards more sustainable business practices - and India is no exception. Indian Industries are also becoming environmental conscious and many Industries are working towards the environment friendly part of business. Green Supply Chain Management has emerged as a key concept and approach for the organizations to become environmentally sustainable. The purpose of this paper is to study and explores the factors that drive the Chemical Industries in Gujarat Region to implement Green Supply Chain Management Initiatives. The study is based upon the data collected from the 331 Large and Medium Size Chemical Industries in Gujarat. The study suggested eight factors which are majorly motivating or influencing these Industries to implement the Green Supply Chain Management initiatives. The eight factors on Green Supply Chain Management Drivers/ Pressures are labeled as Vertical Channel Partners, Environmental Regulations, Society, Expected Business Benefits, Top Management Support & Corporate Values, Competitors' Practices, Organizational Factors and International Environmental Agreements. The results of this paper provide the insights into why Chemical Industries adopt Green Supply Chain Management Initiatives and also provides policy makers and managers with a list of drivers that can be used as directions for setting up appropriate policies to encourage firms to adopt Green Supply Chain Management.*



## **A STUDY ON CUSTOMER PREFERENCE AND SATISFACTION TOWARDS SELECTED RETAIL STORES IN COIMBATORE CITY**

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**R. GOKILA**  
**ASST. PROFESSOR**  
**DR. GRD COLLEGE OF SCIENCE**  
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### **ABSTRACT**

*Retailing is the largest private industry in India and second largest employer after agriculture. The sector contributes to around 10 per cent of GDP and 6-7 per cent of employment. With over 15 million retail outlets, India has the highest retail outlet density in the world. This sector witnessed significant development in the past 10 years – from small unorganized family-owned retail formats to organized retailing. Liberalization of the economy, rise in per capita income and growing consumerism have encourage larger business houses and manufactures to set up retail formats; real estate companies and venture capitalist are investing in retail infrastructure. Many foreign retailers have also entered the market through different routes such as wholesale cash-and-carry, local manufacturing, franchising, test marketing, etc. With the growth in organized retailing, unorganized retailers are fast changing their business models and implementing new technologies and modern accounting practices to face competition. Productivity and efficiency in retail operations lowers price level and reduce distortions in the price structure. Through backward and forward linkage, performance of retailing services affects the performance of interlinked sectors such as tourism, recreational and cultural services, manufacturing of consumers goods agro-good producing industries etc. The present study is undertaken to understand the customer preference and satisfaction towards retail stores in Coimbatore city. Descriptive study was carried out by using a questionnaire and the collected data were analyzed by using Average rank, ANOVA and Chi square test.*

# AN EMPIRICAL STUDY ON ORGANIZATIONAL CLIMATE PREVAIL ON BANKING SECTOR OF PAKISTAN AND PERCEPTION OF EMPLOYEES REGARDING ORGANIZATION CLIMATE

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**LAHORE**

## **ABSTRACT**

*This study aimed to find out what the overall climate prevail in the banking sector of Pakistan and what the employees perceived regarding organizational climate. In this study the researcher used two different methods for research. First the researcher personally connected with 12 bank managers. The idea behind, the manager can also express the feelings of their staff. The second method used is organizational questionnaire surveys, commonly and widely used for data gathering purposes in companies of different sizes, 50 responses take into consideration. The first study is conducted to know the overall organization climate prevail in the organization. The first study result shows lack of facilities, favoritism system, Centralized decision making process is big hurdle in the way of strong organization system. Second study is conducted to know the perceptual difference of employees. According to my result there is no perceptual difference of employees on the basis of gender, experience, department and the qualification. This study tells that there is no perceptual difference on the basis of gender, experience and qualification but there is an average climate prevails in banking sector and a lot areas need to improve. This paper ends with some recommendation to improve organization climate in banking sector of Pakistan.*

## PERFORMANCE ANALYSIS & BENCHMARKING OF SELECTED LISTED HOUSING FINANCE COMPANIES IN INDIA- A CAMEL APPROACH

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**NATIONAL HOUSING BANK**  
**NEW DELHI**

**VANITHA CHAWLA**  
**ASST. PROFESSOR**  
**SHIVAJI COLLEGE**  
**DELHI UNIVERSITY**  
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### **ABSTRACT**

*The main aim of this research paper is to analyze the financial performance of the listed housing finance companies (HFCs) in India for a period of five years from 2007-2008 to 2011-12, using the CAMEL model (Capital Adequacy, Asset Quality, Management Efficiency, Earning Capability & Liquidity). Sample size for this study consists of 6 listed HFCs selected based on purposive sampling. Certain ratios have been calculated under each acronym of CAMEL and selected HFCs were ranked based on the ratio values. ANOVA (F-test) has been used to statistically test whether there is any significant difference among the selected HFCs. The source of the data was collected from the annual reports of HFCs and tools like SPSS & excel has been used for statistical analysis, grouping and tabulation. As a part of this study, significant difference was observed among the selected HFCs with regard to all the CAMEL parameters. GRUH is ranked first under the CAMEL analysis followed by HDFC and GIC who secured the second and third position respectively. DEWAN occupied the fourth position, and the fifth position occupied by CANFIN. The last position under CAMEL analysis is occupied by LICHFL.*

**THE SIGNIFICANCE OF PERFORMANCE MANAGEMENT IN WORK DIMENSIONS**

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**VIJAYAWADA**

**ABSTRACT**

*The present investigation of the study is to examine the significance of performance management in work dimensions of employees in electronic based manufacturing sector. It emphasize that importance of performance management in work dimensions of employees based on various categories such as experience, technical and non technical and manager and executive. The sample consists of 115 employees. The performance management questionnaire was developed by team for the investigation of the study. The means, SDs and the mean difference were employed for the investigation of the study. The results shows that the performance management of employees differed based on the experience and managerial level of the employees. But no significance in performance management of employees based on types of department.*

# THE ROLE OF CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES ON EGERTON UNIVERSITY'S PUBLIC IMAGE: A CASE OF NJORO DIVISION COMMUNITY

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## **ABSTRACT**

*Corporate Social Responsibility (CSR) as a business strategy contributes to sustainable economic development which contributes to the way organizations integrate with the society. This would lead organizations to achieve visibility as good community citizen, gain the good will of the community in which they operate, better relations and subsequently improved public image. There has been an increasing importance in corporate social responsibility activities in organizations in recent years. However, this has mostly been in the private sectors. As a parastatal, Egerton University has undertaken some CSR activities such as education, health and environmental activities to help the local communities. However, there is little documentation on how these activities affect the University's public image. This study aimed at determining the role of corporate social responsibility activities on enhancing Egerton University's public image. The research employed a descriptive survey design. Purposive sampling was used to select a sample of 77 stakeholders comprising representatives from 31 public schools, 3 public hospitals, 12 Local area administrators (the chiefs and their assistants), and 3 leaders from community based organizations. Questionnaires were used to collect primary data. Descriptive statistics, Friedman's ranking test and chi-square were used to analyze the specific objectives with the aid of SPSS computer software. The results show that Egerton university had put much effort in environmental conservation, education and health. Overall, corporate social responsibility activities undertaken by Egerton University had positive impact on the University's public image.*

# ROLE MODEL OF EFFECTIVE LEADERSHIP FOR GROWTH IN INSURANCE SECTOR IN INDIA

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## ABSTRACT

*The Role models of effective leadership in Indian insurance sector have often been used to analyse or design existing cases. In this paper we go one step further by developing role models that match a future scenario. We combine knowledge from futures studies and the experience that we have in analysing existing role models, with the development of role models in the insurance sector. We have chosen the insurance sector because it is a sector where innovation is a cumbersome affair. In view of the importance of the leadership in this field, the inability to innovate presents a problem to other parties in the insurance value chain, such as insurers, but also to the increasingly knowledgeable and emancipated customers. Customers expect customer friendly processes supported by IT at the front office end, and a flexible management of the insurance process at the back office end. It is important, then, for managers to be able to meet the requirements from their environment. Here it is necessary to review the leaders of insurance sector with ideas on how they response regarding behavioral fitness and managerial behavior.*

## **A CRAM OF CONSUMER'S BUYING PERFORMANCE FOR LONG JOURNEY TRAIN TICKETS**

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### **ABSTRACT**

*This research paper is an academic effort to understand the buying behavior of consumer regarding buying of long distance journey train tickets. This paper also highlights problems faced by consumers while buying and cancelling tickets at various options of buying and cancelling tickets. Researchers have collected all the required information from primary data and various published secondary data for the study. It is found from the study that though IRCTC (Indian Railway catering and tourism corporation.) has applied technology for issuing tickets but it still need to upgrade their technology consistently to serve the consumers to their expectation.*

## **DETERMINANTS OF CONSUMER BUYING BEHAVIOUR: A STUDY OF READYMADE GARMENTS**

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### **ABSTRACT**

*Indian retail is expanding very fast and new players are entering this sector. After food and groceries segment apparel is the next large retail segment and the consumption of apparel is also very large in volume. In India's total textile export, share of readymade garments is approximately 45%. This paper aims to determine the various factors affecting the buying behavior while purchasing the readymade garments. A sample of 240 respondents including both males and females has been drawn from the 6 district (Ludhiana, Moga, Firozpur, Patiala, Faridkot & Muktsar) of Malawi region. Factor analysis has been used to extract the factors using principal component matrix. Four factors have been identified which affects the consumer buying behavior for readymade garments. These are economy, convenience, media & reference group.*



**CLASSIFIED ROUTES OF FOREIGN DIRECT INVESTMENT IN INDIA**

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**ABSTRACT**

*In India, FDI has increased significantly over the past two decades. However, it has been concentrated in a few sectors. The Government of India has put in its practice a liberal and more transparent FDI policy with a view to attract more FDI inflows into its economy. The study has summarized the emerging patterns and trends in inflows of FDI in India in the wake of policy reforms initiated since 1991. While the magnitudes of inflows have recorded impressive growth, they are still at a small level compared to the country's potential. The aims of the present study are to analyze the FDI inflows in various sectors attracting highest FDI inflows in India from 1991-2009 and the major ten source countries contributing highest FDI inflows in the above said period. For ensuring higher FDI inflows and the planned performance of economy, government should opt for "controlled liberalization". Policy controls should be made in such a manner that FDI would be able to contribute in up gradation of technology and the development of economy.*

## **A STUDY ON CONVENTIONAL BANKING, ISLAMIC BANKING AND IT'S TREATMENT OF PROFIT AND LOSS**

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OMAN**

### **ABSTRACT**

*The purpose of this study is to understand conventional banking and Islamic banking transaction with interest and without interest. In Islam interest is prohibited. Allah also said in Quran taking, giving and writing interest transaction is also prohibited. It is also said by Prophet Muhammed(PBUH) in many hadies that help poor by giving loan but don't take extra over the principal amount. Give loan to the needy in the form of qard al-hasan (interest free loan) but do not charge interest over it. In conventional banking loan is given on interest where as in Islamic banks without interest. In Islam interest taking and giving is treated as sin. Allah said interest is prohibited but inspire people to invest in business and earn profit from such business. Such profit is treated as halal so many Muslim scholars have found the financial transaction. Such financial transaction is totally interest free based. The effective profit and loss sharing mechanism will drastically erase unfair sharing of income and wealth which leads to well organized allocation of optimal resources as compared to conventional banking. The basic objective of this paper is to enlighten how profit and loss shared mechanism work without interest in the presence of conventional banking scenario.*

## MEASUREMENT OF FINANCIAL PERFORMANCE: A CASE STUDY OF SAUDI ELECTRICITY COMPANY

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### ABSTRACT

*Saudi Electricity Company (SECO) is leading vertically integrated electric utility in Saudi Arabia. It is amalgamation of 10 local electricity firms of Saudi Arabia. In Saudi Arabia SECO is only a company which is engage in the generation, transmission and distribution of electricity across the Kingdom, managing 37,000 megawatts of power across some 45 plants. The present study is based on 2008 to 2011 financial information for measuring financial performance of Saudi Electricity Company. It was found that the company's overall financial position is good. Particularly the 2011 position is well due to raise in the profit level from the previous year position. It is better for the organization to diversify the funds to different sectors in the present market scenario.*

**FDI AND INDIAN ECONOMY: A STUDY**

**SANDEEPYADAV**  
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**DRONACHARYA GOVERNMENT COLLEGE**  
**GURGAON**

**ABSTRACT**

*India has been enjoying huge and regular FDI from diverse investors of all around the world for the last few decades. FDI in India has played an important role in the development of Indian economy. According to a recent UNCTAD (United Nations Conference on Trade and Development) Survey, India has emerged out as the second most famous and popular destination in the world for FDI, after China. Majority of this foreign direct investment in India is made in the sectors of telecommunication, computer hardware and software, construction, and services, by investor companies from USA, UK, Singapore, Mauritius, etc. India emerged as an attractive FDI destination in services but has failed to evolve a manufacturing hub which has greater economic benefit. FDI, though one of the important sources of financing the economic development, is not a solution for poverty eradication, unemployment and other economic ills.*

**IMPACT OF DIVIDEND DECISION – A CASE STUDY**

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JADAVPUR UNIVERSITY  
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**ABSTRACT**

*The study of corporate finance is one of the major areas of finance which looks into the financial problems of firms and their solution. Corporate finance deals with long-term and short-term decisions and techniques relating to monetary decisions that business enterprises make and the tools and analysis used to make these decisions. The primary goal of corporate finance is to maximize shareholder value thereby making Dividend Decision one of the important aspects of corporate finance. In the above context I have studied the relationship between the Dividend Payout Ratio, Gross Profit Margin, Net Profit Margin and ROCE of 2 companies Jindal Steel & Power & SAIL over a period of 2008 to 2012. The study is based on secondary data collected from the authentic websites of these companies. I have used Pearson's Correlation Coefficient (2 Tailed test, 5% Level of Significance) to see whether there is any significant correlation between the above mentioned variables. It also needs to be seen whether there are any major fluctuations in the above variables over the period of study and to what extent.*

## DEVELOPMENT OF MULTI-COOPERATIVE SOCIETIES IN JAMMU AND KASHMIR STATE

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**BGSB UNIVERSITY**  
**RAJOURI**

### **ABSTRACT**

*Cooperative societies have been playing a very important role in the development and enhancement of economic conditions of unemployed educated youth in various developed, developing and underdeveloped countries. They not only have provided work to millions of educated youth but also helped country to magnify with the present danger of heavy unemployment. But development of these cooperative societies has not been uniform in all countries and states. India is also a leading country today who has framed multiple guidelines to develop cooperative societies in almost all possible business dimensions. Present study seeks to identify various areas where these cooperatives societies have been established in Jammu and Kashmir State. The study further analyses the various sectors where these cooperative societies have been established from time to time. The study also analyses the need of various recommendations which will primarily help in boosting development of cooperative societies in Jammu and Kashmir State.*

# LIBERALISATION AND ITS EFFECTS ON PROFITABILITY & PRODUCTIVITY OF PRIVATE SECTOR BANKS IN INDIA

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## **ABSTRACT**

*The Indian banking industry has come a long way from being passive business institution to a highly proactive and dynamic entity. Before liberalization, the Indian banking structure was largely controlled and parameters like branch size and location were given much importance. Presently, the Indian banking industry is going through a period of intense change, where liberalized business environment has affected the banking business by way of increasing competition, rising customer expectations, shrinking spreads and increasing disintermediation. Although dominated by public sector banks, India already has a significant presence of private domestic banks and foreign banks. What the banking reforms have done is to create a more level playing field where banks of different ownership types compete within a new set of broad regulations. Data on the performance of the PSB,s over the past one decade offer an opportunity to assess to what extent the regulatory changes have improved the profitability & productive efficiency of private sector banks in India.*

## **A STUDY ON PROBLEMS OF WORKERS IN COIR INDUSTRIES OF KANYAKUMARI DISTRICT**

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### **ABSTRACT**

*The Indian Coir Industry has been fortunate to get another boost in the form of the ever-increasing awareness about eco protection. Coir, being a natural fibre that is environment friendly in the strictest sense of the term, is now seen as the fibre of the future. The eco-friendly quality of coir will help it to hold its ground even as it battles competition from synthetic fibres. The Indian Coir Industry is now on the comeback trail, after the sluggishness over the past three decades. The export figures have moved up from Rs. 250 crores in 1997 to Rs 605.17 crores during 2006-07. Those figures may not look awesome in value terms, but the real significance lies in the fact that the industry employs a staggering 6 lakhs people directly or indirectly. Equally significant is the fact that most of these people are from the economically disadvantaged classes, and as much as 80 % of the workers are women. Tamilnadu is the second largest producer of Coir fibre in the country. In the brown coir fibre sector, Tamil nadu occupies the first place as being the single largest producer of brown fibre contributing to about 65% of total production in India. By using coir fibre, coir yarn, coir rope, coir mattings, curled coir and rubberised coir mattresses, pillows etc. are being manufactured. The important objectives of the present study were, to study the socio-economic conditions of workers of coir industries in Kanyakumari District, to explore the working conditions of workers of coir industries in Kanyakumari District, to analyse the problems faced by the coir workers in Kanyakumari District.*



**BUYER'S BEHAVIOR IN ORGANIZED RETAIL: AN EXPLORATORY STUDY**

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**ABSTRACT**

*Assessing shopper's behavior in retailing scenario in India is of a subject of great relevance for present Indian Retail Industry. The growing need for evaluating drivers of retail shopping behavior forms a subject for research and analysis as the retailing environment is continuously changing. Shopper expectations and choices are the pivotal change elements. It is pertinent for Indian retailers to understand this aspect which leads a customer towards evaluation of store attributes based on their shopping motives. Taking cue from these evaluations, retailers would realign relevant marketing strategies to bring customers to their stores. A methodology based on the framework using a qualitative and quantitative framework was incorporated to study the phenomenon. The construct consisted of Retail Merchandize, Shopping Convenience, Atmospherics, Retail Communication, Utilitarian, Socialization and Gratification dimensions. A cross section of shoppers was intercepted in major north Indian cities to respond to these. Findings on Utilitarian, Socialization, Atmospherics, Retail Merchandize, Gratification dimensions towards shopping motives were obtained which emerged as factors driving Retail Shopping in India.*

# ANALYSIS OF PRE REQUISITES OF A PRODUCTION MANAGER IN A KNITWEAR INDUSTRY

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**ANNA UNIVERSITY REGIONAL CENTER**  
**COIMBATORE**

## **ABSTRACT**

*The core purpose of this article is to examine the pre requisites of a production manager in a knitwear industry. Apparel sector is the second largest employment provider following the agriculture in India. The country exports around 18 billion all over the world. To make the knitwear sector highly organized in respect to production few competencies are identified as essential for a production manager, which will increase the efficiency of the individual and organization at large. 15 production managers from different companies are interviewed to frame the basic requirements of the production manager and are classified under three broad categories of competencies as inter – personal, intra – personal, and technical. Based on the interview a questionnaire was formed to examine the most important competencies required for a production manager and the survey reported its high importance to Technical, followed by Intra personal and inter personal respectively.*

# ORGANISATIONAL CLIMATE AND ITS IMPACT ON ROLE MOTIVATION AND EMPLOYEE ENGAGEMENT

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## **ABSTRACT**

*In recent years, there has been a great deal of interest in employee engagement. Many have claimed that employee engagement predicts employee outcomes, organizational success, and financial performance. At the same time, it has been reported that employee engagement is on the decline and there is a deepening disengagement among employees today. The nature of organizational climate prevalent in an organization determines the extent to which employees are engaged. Engagement is also being shaped by energy, efficacy and involvement in a role. People vary in their engagement as a function of their perceptions of the benefits they receive from a role. To create the willingness of employees, an organization must design jobs that motivate the employees and make them get the work done. This study brings in a conceptual model that helps to identify the various factors that will impact employee engagement. The study reinforces the need for organizations to review its workplace climate based on the employee perceptions and strive for creating a work environment that motivates employees to become committed and effective performers by fulfilling their needs. The study has identified two new role variables which affect Employee Engagement.*

# AN ASSESSMENT OF THE IMPACT OF MARINE INSURANCE ON NIGERIA'S MARITIME EXPORT TRADE

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## **ABSTRACT**

*This paper assesses the impact of marine insurance on Nigeria's maritime export trade in the period 1984 to 2006. The study was not extended to other countries of the world who are in trade partnership with Nigeria, but mainly to Nigeria where the public opinion has been that insurance does not contribute to economic well being of the people. We conducted research in the Nigerian insurance market, Central Bank of Nigeria (CBN), National Bureau for Statistics, Insurance Department of the Finance and Economic Development, and the Research and Development Department of Nigerian Re-insurance Corporation, Lagos. Premiums that accrued to the marine Departments of insurance companies in the period under review were collected, collected, analysed and it was confirmed that marine insurance had no significant impact but had little influence on the level of maritime export trade in Nigeria in the period under study.*

# COMPULSIVE BUYING AND DIFFERENT CUSTOMER GROUPS: A CASE STUDY OF YOUTH IN SRINAGAR CITY

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**JAVOID AHMAD RATHER**  
**BANKING ASSOCIATE**  
**JAMMU AND KASHMIR BANK**  
**BUDGAM**

## ABSTRACT

*Buying is both rational and irrational in nature and there are reasons why some people possess rational and irrational behaviour. But irrational behaviour takes place when customer's emotional power over comes his cognitive power, his logical thinking is over shadowed by his emotional component which is why he is forced to go into such kind of buying which are not socially desirable and not even desirable to a rational person. This paper is based on study conducted in Srinagar city on youth of the age group of 12–30. This paper tries to explain how people differ in compulsive buying and also tries to explain few reasons why such type of behavior occurs like TV Watching habits and having opposite gender friendship. Overall people differ in compulsive buying irrationality and compulsive buying is high when people watch TV for long hours and it is also high for people being involved in opposite gender relationship.*

**TOURISM MARKETING IN LAKE TANA MONASTERIES****ASCHALEW DEGOMA DURIE****LECTURER****COLLEGE OF BUSINESS AND ECONOMICS****BAHIR DAR UNIVERSITY****BAHIR DAR****ABSTRACT**

*The aim of this study is to assess the marketing practices of Lake Tana monasteries. For the purpose, data were collected from tourists, concerned government official, and from monks. Mixed research approach with case study design methods was employed. As a result, the findings found out that the Lake Tana monasteries have huge potential for tourism which deserves tourists' attention. The respondent tourists who visited the places are generally satisfied with their experiences in the monasteries. There are encouraging results with regard to the transparency of boat charges and availing boats in enough amounts. The attempt to make the monasteries ready for visit through out the week is also another interesting aspect. However, there are also things which require improvement. The promotion aspect especially deserves attention and needs immediate action to make tourism in the monasteries sustainable and exploit the tourism potential to the fullest. The creation of common understanding with the local community and the monks, as to how to treat tourists, is also another assignment for the Bahir dar city culture and tourism office.*

# ETHICAL ISSUES IN HUMAN RESOURCE MANAGEMENT PRACTICES UNDER FEDERAL CIVIL SERVICE OF ETHIOPIA: THE ROLE OF HUMAN RESOURCE PRACTITIONER

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**GONDAR**

## ABSTRACT

*A code of ethics is one of the most important components of any occupation and professional. It is a set of guidelines for conducting oneself in performing and discharging his or her duties and responsibilities according to such professional competency standards. This is to promote and maintain reputation, trust, integrity and honour of those in such professions. Ethics in human resource management are the policies and values that serve as operational guidelines for the management of people at work. Managing human resources often requires ethical decision making in which fairness plays a role. The purpose of this study was to examine ethical issues in HRM practices in the Federal civil service of Ethiopia and the roles of Human resource practitioners in promoting ethical practices with a view to achieving employee well-being and satisfaction at work as well as organizational performance. In this study Qualitative research method was employed. Document review was applied as a method of data collection in this qualitative research. Data analysis in this study was based on content analysis and Data analysis and collection were performed simultaneously. As a result of this study a code of ethics for Human resource practitioners in public sector under the Federal Civil Service of Ethiopia was developed. The code of ethics was comprising of: Treating others with integrity, legality and nondiscrimination; Reliable proficiency and continuous learning in HR professionals; Upholding Confidentiality and information sharing; Stably being role models in the Human resource ethics code; Thoughtfulness in handling conflict of interests in Human resource management; and Ensuring Political neutrality. Approaches were suggested for the implementation of code of ethics: awareness; commitment; and engagement mechanisms.*

## **FINANCIAL INCLUSION FOR INCLUSIVE GROWTH – A COMPARATIVE STUDY ON RURAL & URBAN AREAS OF DIBRUGARH**

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**SUBHADEEP CHAKRABORTY  
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### **ABSTRACT**

*The issue of financial inclusion is emerging as the new paradigm of growth. Financial inclusion is defined “as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as the weaker sections and low income groups at an affordable cost”—(Rangarajan Committee). RBI and Government take various steps to generate wide awareness and expand the risk of banking services. Through different agencies the government offers loans to the targeted beneficiaries. Different schemes are introduced to popularize the financial inclusion. Panchayat and District Industrial centers are taking care of that in the rural areas and Town Committees, Municipalities are taking care of that in urban areas. Subsidized loans are allowed to the farmers. This reduces the dependency of peasants on the money lenders. The farmers committed suicide due to inability to repay their loans which are waived by the government to stop the repulsive suicide attempts by the peasantry. The waiver is linked to the financial inclusion for inclusive growth. The present paper is a comparative study on financial inclusion for growth penetration in rural and urban areas in Dibrugarh, Assam supported by the analysis of the empirical data available at hand.*



# IMPACT OF VALUE ADDED TAX (VAT) ON PRODUCT MARKET PRICES – A STUDY IN STATE OF ANDHRA PRADESH

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**DR. B. R. AMBEDKAR UNIVERSITY**  
**SRIKAKULAM**

## **ABSTRACT**

*A value added tax (VAT) is a form of consumption tax. From the perspective of the buyer, it is a tax on the purchase price. From that of the seller, it is a tax only on the value added to a product, material, or service, from an accounting point of view, by this stage of its manufacture or distribution. The manufacturer remits to the government the difference between these two amounts, and retains the rest for themselves to offset the taxes they had previously paid on the inputs. This research paper explores the impact of VAT on Product Market Prices in the State of Andhra Pradesh. A key question is whether it has indeed proved, as its proponents claim, an especially effective form of taxation. To address this, it is first shown that a tax origination such as the introduction of a VAT reduces the marginal cost of public funds if and only if it also leads an optimizing government to increase the tax ratio. The results point to a rich set of determinants of VAT adoption, this being more likely, for example, if a country has a program with the IMF and the less open it is to international trade. In the revenue equation, the presence of a VAT does indeed have a significant impact.*

## IMPACT OF MICRO INSURANCE ON SELF HELP GROUPS IN RURAL AREAS OF ANDHRA PRADESH

**DR. P. GURUVAIAH**  
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**DEPARTMENT OF COMMERCE**  
**S. V. UNIVERSITY**  
**TIRUPATI**

### ABSTRACT

Micro insurance initiative for poorest of the Poor to provide cover for death and disability the scheme introduced by Society for elimination of Rural Poverty (SERP) an autonomous body promoted by Department of Rural Development Government of Andhra Pradesh. The aim of the Project to inculcate the habit of insurance in low-income household with emphasis on Self management of integration. The implementing agency is Society for Elimination of Rural Poverty (SERP), an autonomous body promoted by Department of Rural Development of Andhra Pradesh Government. The Project is being implemented through the Self Help Group Federations called Samakhya. The SHGs and their Zilla Samkhyas are being empowered through this scheme to play active role in insurance operations. The project implementation puts on self-management of the intervention. Eligibility Rural Landless Households, Age Group 18-59 years, Premium Rs.200/- per member. 50% Central Government and remaining 50% by state Government Nodal Agency State Government. Benefits: Natural Death Rs.30,000/- Accidental Death Rs. 75,000/- Total permanent disability Rs. 75,000/- (loss of two eyes or two limbs or loss of one eye and one limb in accident), Partial permanent disability Rs.37,500/- (loss of one eye or one limb in an accident) Two children of the beneficiaries studying in 9th to 12th standard will get Rs. 300/-per quarter per child.

## **ASSESSMENT OF OPPORTUNITIES AND CHALLENGES OF TOURISM INDUSTRY IN JAMMU AND KASHMIR**

**ZAMEER AHMAD BHAT  
RESEARCH SCHOLAR  
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BGSB UNIVERSITY  
RAJOURI**

### **ABSTRACT**

*Travel and tourism have been important social activities of human beings from ancient times. Tourism has become one of the world's largest and fastest growing economic activities. Its growth has impact on employment, foreign currency earnings, balance of payments, and the economy in general. Jammu and Kashmir is known for its scenic landscape all over the world. Tourism forms an integral part of the state's economy. The state of Jammu and Kashmir has immense potential for tourism from both domestic as well as international tourists there are a number of locations which are untapped and can be developed as major tourist destinations. Tourism being one of the state's major industries has played an important role for developing the economy, particularly in the Valley and Ladakh regions. The industry has given jobs to a very large number of people and has generated economic activities in the primary, secondary and tertiary sectors in the state, which owes dependence to a large extent to this industry. The present study is an attempt to assess and analyze the opportunities, challenges and other related issues of Tourism Industry in Jammu and Kashmir. The study also identifies the need of a well balanced and effective policy of the state government towards the sustainable tourism development in J&K.*

# MANAGER'S CORPORATE ENTREPRENEURIAL ACTIONS AND EMPLOYEE'S JOB PERFORMANCE & SATISFACTION: A STUDY ON MANAGERS & THEIR SUB-ORDINATES AT INFOTECH PVT. LTD., LAHORE

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SUPERIOR UNIVERSITY  
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## **ABSTRACT**

*Knowledge about corporate entrepreneurship and its successful use continues to expand but it is still not enough for people to understand about corporate entrepreneurship. This literature is about to know the important relationship between the organizational antecedents which create corporate environment in which managers take successfully entrepreneurial actions which results in Job Satisfaction. This paper is a conceptualize framework about corporate entrepreneurship. The rationale behind this is organizational antecedents help in taking entrepreneurial actions which results in job satisfaction and reinforce the Corporate Entrepreneurship practices. To examine that the organizational antecedents relate to job satisfaction which results in generated new ideas, their implementation and unofficial improvements, this paper is having sample size of 30 respondents out of which 10 are managers, 5 are at low-level, 3 at middle-level and 2 at high-level and the remaining 20 respondents are working at sub-ordinate level with these managers. In depth interviews and meetings were conducted to collect data as total open ended questions which asked from the respondents. After collecting, analyzing, and summarizing the results, it showed that; there is significant relation between entrepreneurial actions and job satisfaction especially with the existence of organizational antecedents.*

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I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

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Sd/-

**Co-ordinator**

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In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

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