INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



Indexed & Listed at: Ulrich's Periodicals Directory @, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

en J-Gage, India [link of the same is duly available at Inflibnet of University Grants Commission (U.G.C

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world. Google has verified that scholars of more than 4767 Cities in 180 countries/territories are visiting our journal on regular basis. Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

http://ijrcm.org.in/

CONTENTS

Sr.	TITLE & NAME OF THE AUTHOR (S)	Page
No.	ITTLE & RAME OF THE ROTHOR (0)	No.
1.	MAPPING PROFITABILITY OF PUBLIC SECTOR ENTERPRISES WITH SPECIAL REFERENCE TO BHEL DR. SATISH KUMAR & DR. MEGHA VIMAL GUPTA	1
2 .	INFLUENCE OF JOB SATISFACTION ON LIFE SATISFACTION AMONG IT PROFESSIONALS: A STUDY CONDUCTED IN FOUR CAPITAL CITIES OF SOUTH INDIA PETER VARGHESE & DR. SUSAN CHIRAYATH	2
3.	HUMAN RESOURCE MANAGEMENT IN RETAIL INDUSTRY WITH REFERENCE TO TRAINING IN RETAIL IN PMKVY AND UP GOVERNMENT SCHEME VAISHALI CHOURASIA	3
4.	WORKING CAPITAL EFFICIENCY: A CASE STUDY OF ASSOCIATED CEMENT COMPANY LIMITED INDIA <i>DR. V. MOHANRAJ</i>	4
5.	A STUDY ON EMPLOYEES PERSPECTIVE TOWARDS TRAINING PROGRAM RASHMI S.B & DR. A. M. KADAKOL	5
6.	GROWTH AND OPPORTUNITIES OF JUTE DIVERSIFIED PRODUCTS EXPORTS IN INDIA DR. K. THIRIPURASUNDARI & P. RATHI	6
7 .	BABIES ARE OUR BUSINESS: PESTER POWER-THE CHOICE OF TODAY'S MARKETER ALPANA AGRAWAL & DR. S. K. GUPTA	7
8.	IMPACTS OF ORGANISED RETAILING ON UNORGANISED RETAILERS: A STUDY WITH REFERENCE TO TAMILNADU N. VIJAYALAKSHMI & DR. K. SALEEM KHAN	8
9.	SAVING AND INVESTMENT BEHAVIOUR OF INDIA AND CHINA: A COMPARATIVE STUDY REKHA RANI, BALA DEVI & RAJESH GAHLAWAT	9
10 .	MUSLIM WOMEN AND EMPOWERMENT PALLABI GOGOI	10
11.	AN EVALUATIVE STUDY ON VARIOUS SERVICES OF GUWAHATI MUNICIPAL CORPORATION (GMC) FROM ETHICAL POINT OF VIEW DR. ARABINDA DEBNATH & BANAJEETA SHARMA	11
12 .	ANALYSIS OF PERSONAL FACTORS INFLUENCING INVESTMENTS IN CAPITAL MARKET K. CHITRADEVI	12
13.	THE IMPACT OF ECONOMIC TRANSFORMATION PROGRAM (ETP) TOWARDS YOUTH IN MALAYSIA: GENERIC SKILLS MOHAMMAD NOORIZZUDDIN NOOH, DR. SYADIYAH ABDUL SHUKOR, DR. KHAIRIL FAIZAL KHAIRI & DR. NURADLI RIDZWAN SHAH MOHD DALI	13
14.	THE RELATIONSHIP BETWEEN PORTFOLIO PERFORMANCE AND ASSET ALLOCATION POLICY MUKESH JINDAL	14
15.	ANALYSIS OF DEMOCRATIC MANAGEMENT BY COOPERATIVE SOCIETIES CASE OF COOPERATIVE UNIONS IN EAST WOLLEGA ZONE, OROMIA, ETHIOPIA ASFAW TEMESGEN BARI	15
16 .	A STUDY ON EMPLOYEE WELFARE MEASURES AT VST TILLERS TRACTORS LIMITED, BANGALORE PUSHPA L	16
17.	A STUDY FOR THE JOB SATISFACTION OF THE EMPLOYEES OF DINJAN ARMY CANTT (ARMY EMPLOYEES) DR. NARENDRA KUMAR	17
18.	QUALITY OF BUSINESS ENVIRONMENT IN INDIA: A CROSS-COUNTRY INVESTIGATION INTO SOUTH ASIAN ECONOMIES ASIF KHAN	18
19 .	CONSUMER ATTITUDE TOWARDS THE MARKETING-MIX OF THE GREEN PRODUCTS ARIF ANWAR & SUMAIRA JAN	19
20 .	E-COMMERCE: TRANSACTION SECURITY ISSUE AND CHALLENGES GAUTAM KOHLI	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

<u>CHIEF PATRON</u>

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur (An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India) Chancellor, K. R. Mangalam University, Gurgaon Chancellor, Lingaya's University, Faridabad Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana Former Vice-President, Dadri Education Society, Charkhi Dadri Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

FORMER CO-ORDINATOR

DR. S. GARG Faculty, Shree Ram Institute of Business & Management, Urjani

<u>ADVISORS</u>

PROF. M. S. SENAM RAJU Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi PROF. M. N. SHARMA Chairman, M.B.A., Haryana College of Technology & Management, Kaithal PROF. S. L. MAHANDRU Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR.

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia PROF. SANJIV MITTAL University School of Management Studies, Guru Gobind Singh I. P. University, Delhi PROF. ANIL K. SAINI Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

iii

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VIT University, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad DR. JASVEEN KAUR

Asst. Professor, University Business School, Guru Nanak Dev University, Amritsar

FORMER TECHNICAL ADVISOR

AMITA Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL Advocate & Tax Adviser, Panchkula NEENA Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL Advocate, Punjab & Haryana High Court, Chandigarh U.T. CHANDER BHUSHAN SHARMA Advocate & Consultant, District Courts, Yamunanagar at Jagadhri



SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography: Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in <u>M.S. Word format</u> after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. <u>infoijrcm@gmail.com</u> or online by clicking the link **online submission** as given on our website (<u>FOR ONLINE SUBMISSION</u>, <u>CLICK HERE</u>).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____' for possible publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to their inclusion of names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

NAME OF CORRESPONDING AUTHOR	:
Designation	:
Institution/College/University with full address & Pin Code	:
Residential address with Pin Code	:
Mobile Number (s) with country ISD code	:
Is WhatsApp or Viber active on your above noted Mobile Number (Ye	s/No) :
Landline Number (s) with country ISD code	:
E-mail Address	:
Alternate E-mail Address	:
Nationality	:

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>*pdf.*</u> <u>version</u> is liable to be rejected without any consideration.
- b) The sender is required to mention the following in the SUBJECT COLUMN of the mail:

New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)

- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is expected to be below 1000 KB.
- e) Abstract alone will not be considered for review and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email within twenty four hours and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
- g) The author (s) name or details should not appear anywhere on the body of the manuscript, except the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
- 2. MANUSCRIPT TITLE: The title of the paper should be **bold typed**, **centered** and **fully capitalised**.
- 3. **AUTHOR NAME (S) & AFFILIATIONS**: Author (s) **name**, **designation**, **affiliation** (s), **address**, **mobile/landline number** (s), and **email/alternate email address** should be given underneath the title.
- 4. ACKNOWLEDGMENTS: Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
- 5. **ABSTRACT**: Abstract should be in **fully italicized text**, ranging between **150** to **300 words**. The abstract must be informative and explain the background, aims, methods, results & conclusion in a **SINGLE PARA**. *Abbreviations must be mentioned in full*.
- 6. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations.
- 7. **JEL CODE**: Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php, however, mentioning JEL Code is not mandatory.
- 8. **MANUSCRIPT**: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.
- 9. **HEADINGS**: All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 10. **SUB-HEADINGS**: All the sub-headings must be bold-faced, aligned left and fully capitalised.
- 11. MAIN TEXT:

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:

INTRODUCTION REVIEW OF LITERATURE NEED/IMPORTANCE OF THE STUDY STATEMENT OF THE PROBLEM OBJECTIVES HYPOTHESIS (ES) RESEARCH METHODOLOGY RESULTS & DISCUSSION FINDINGS RECOMMENDATIONS/SUGGESTIONS CONCLUSIONS LIMITATIONS SCOPE FOR FURTHER RESEARCH REFERENCES APPENDIX/ANNEXURE

The manuscript should preferably range from 2000 to 5000 WORDS.

- 12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR**, **centered**, **separately numbered** & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. *It should be ensured that the tables/figures are referred to from the main text*.
- 13. **EQUATIONS/FORMULAE**: These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
- 14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section: Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
- 15. **REFERENCES**: The list of all references should be alphabetically arranged. *The author (s) should mention only the actually utilised references in the preparation of manuscript* and they are supposed to follow Harvard Style of Referencing. Also check to make sure that everything that you are including in the reference section is duly cited in the paper. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parenthesis.
- *Headers, footers, endnotes and footnotes should not be used in the document.* However, you can mention short notes to elucidate some specific point, which may be placed in number orders after the references.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

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.

JOURNAL AND OTHER ARTICLES

• 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.

CONFERENCE PAPERS

• Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

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

MAPPING PROFITABILITY OF PUBLIC SECTOR ENTERPRISES WITH SPECIAL REFERENCE TO BHEL

DR. SATISH KUMAR DIRECTOR DEWAN INSTITUTE OF MANAGEMENT STUDIES MEERUT

DR. MEGHA VIMAL GUPTA ASSOCIATE PROFESSOR DEWAN INSTITUTE OF MANAGEMENT STUDIES MEERUT

ABSTRACT

This paper aims to access the position of BHEL from the year 2004 to 2014. To evaluate the profitability of the company, relevant rations were used and statistical tools like mean, standard deviation, coefficient of variation, minimum, and maximum were applied, and to test the significant relationship between the relevant variable, the variables were tested with the help of correlation and regression analysis (t-test). In hypotheses testing, most of the hypothesis showed a statistically significant relationship between two variables. Hence it was concluded that the overall performance of Bharat Heavy Electricals Limited regarding profitability was sound during the study period, the company's market is growing, and it was earning an acceptable return on invested capital, and it has good future opportunities for growth.

INFLUENCE OF JOB SATISFACTION ON LIFE SATISFACTION AMONG IT PROFESSIONALS: A STUDY CONDUCTED IN FOUR CAPITAL CITIES OF SOUTH INDIA

PETER VARGHESE RESEARCH SCHOLAR KARUNYA SCHOOL OF BUSINESS STUDIES KARUNYA UNIVERSITY KARUNYA NAGAR

DR. SUSAN CHIRAYATH SENIOR ASSOCIATE PROFESSOR KARUNYA SCHOOL OF BUSINESS STUDIES KARUNYA UNIVERSITY KARUNYA NAGAR

ABSTRACT

Man is made of made of mind and matter. The over burden in the industry will decrease the satisfaction of the employee in the industry and also it will affect his personal life satisfaction. This is an attempt to find out how the job and life satisfaction is interrelated in the IT Industry. Job satisfaction is an attitude of individuals towards their jobs which results from their view of the jobs and the extent to which there is a good fit between the individual and the organization. Life Satisfaction is an attitude of mind. The term denotes both 'contentment' and 'enjoyment' of one's life. The IT sector continues to be a net employment creator — likely to add 230,000 jobs in fiscal year 2012, thus providing straight employment to about 2.8 million, and indirectly employing 8.9 million people. The study is trying to find out the relationship between the life satisfaction and Job satisfaction. The study used the questionnaire method where the IT professionals were questioned on job satisfaction and life satisfaction. The targeted group comprises of IT/ITES, BPO sector. The respondents are from top level, middle level, and lower level. The sample size is 200 taken from the infinite population. Models tested are displayed in figure 1 in which it is presented by the relationship between Job satisfaction.

HUMAN RESOURCE MANAGEMENT IN RETAIL INDUSTRY WITH REFERENCE TO TRAINING IN RETAIL IN PMKVY AND UP GOVERNMENT SCHEME

VAISHALI CHOURASIA RETAIL TRAINER MAHATMA GANDHI UNIVERSITY NOIDA

ABSTRACT

Retail is very fast growing and a big employer in India. Organised retail industry is now expanding its wings toward small towns and villages but facing deficiency of good trained manpower. Training of its manpower is time consuming and additional expanses for it. Our central as well as state governments are now focusing on skill development of person who want to build their career in retail and different streams. In this research paper researcher is focusing on Retail training program. Researcher try to find out the training needs and deficiency in training programs run by government.

WORKING CAPITAL EFFICIENCY: A CASE STUDY OF ASSOCIATED CEMENT COMPANY LIMITED INDIA

DR. V. MOHANRAJ ASSOCIATE PROFESSOR DEPARTMENT OF COMMERCE SRI VASAVI COLLEGE ERODE

ABSTRACT

The present paper seeks to examine the efficiency of working capital management of the Associated Cement Company Limited during the period 1997-98 to 2004-05. The empirical findings suggest that all the working capital variables have a positive relationship with return on assets. The empirical findings suggest that leverage and assets structure have significant impact on profitability, while cash conversion cycle has a negative impact.

A STUDY ON EMPLOYEES PERSPECTIVE TOWARDS TRAINING PROGRAM

RASHMI S.B RESEARCH SCHOLAR DEPARTMENT OF M.B.A. KUVEMPU UNIVERSITY SHANKARAGHATTA

DR. A. M. KADAKOL ASSOCIATE PROFESSOR KOUSALI INSTITUE OF MANAGEMENT STUDIES KARNATAK UNIVERSITY DHARWAD

ABSTRACT

The 5 M's in Production are Men, Material, Machine, Mission and Money. Of all these people is the most essential factor in the process of production. It is the important resources of an organisation. The success of an organisation depends on the quality of manpower. Therefore human resources is considered to be the important and significant factor for the production. In present times training and development is one of the important activity for the development and retaining the employees. For organisational productivity, training assumes great significance. Though it is a type of education, training is job oriented. It is skill learning. Training has greater significance for the success of modern organisations. Core competencies and expertise give the organisation an edge over their competitors, and training plays a vital role in developing and strengthening these competencies. Change of technology demands that employees update their knowledge, skills, abilities and technical expertise. The present study indicates the employee's perspective towards the training program, their strong participation in it, and the quality of training programme: designating an alternate employee for the employee taking training, with its active facilitation by the section manager; creating training programmes that enhance the knowledge/ skill set of employees; offering job-relevant training programmes, and its publication well in advance plays an important role.

GROWTH AND OPPORTUNITIES OF JUTE DIVERSIFIED PRODUCTS EXPORTS IN INDIA

DR. K. THIRIPURASUNDARI ASSOCIATE PROFESSOR PG DEPARTMENT OF COMMERCE AND RESEARCH CENTRE SRI PARASAKTHI COLLEGE FOR WOMEN COURTALLAM

P. RATHI ASST. PROFESSOR SRI PARASAKTHI COLLEGE FOR WOMEN COURTALLAM

ABSTRACT

Jute is one of the major industries in the eastern region of India, particularly in West Bengal. Jute – the golden fibre, is a natural, renewable, biodegradable and eco-friendly product that meets all the standards of safe 'packaging' in this era when the green marketing concept is gradually emerging in the globe. Government of India has given priority to the revival and development of the jute sector in its policy matrix. The steady decline in markets for traditional jute products forced the Governments and jute industry to take up programs for development of diversified jute products in the recent past. Besides attention is directed towards promotion of packaging material for conventional and new end-users with the emphasis on bio-degradable and eco-friendly attributes of jute as a natural fibre so that the jute industry does not depend primarily and mandatory packaging. The paper is an attempt to assess the growth and performance of diversified jute products in export market.

BABIES ARE OUR BUSINESS: PESTER POWER-THE CHOICE OF TODAY'S MARKETER

ALPANA AGRAWAL RESEARCH SCHOLAR DDU GORAKHPUR UNIVERSITY GORAKHPUR

DR. S. K. GUPTA ASSOCIATE PROFESSOR DDU GORAKHPUR UNIVERSITY GORAKHPUR

ABSTRACT

The world belongs to kids. Kids today mean business. Children are becoming a formidable segment in the marketing world. Marketing to kids may be marketers passport to growth. Companies are using this segment to rake in profits. The marketers are relying on the kids to pester the parents to buy the product, rather than going straight to them. Pester power is the recent technique adopted by the advertisers now a days. There is a reason behind this type of advertising. The advertisers are focusing on the children in the ads. They knew that if children like the products then they will compel the parents to buy the products. They nag their parents to buy the product. If children like the product then the parents will never consider the features, quality or any other element but just buy the product. So the marketers are focusing on such advertising and earning huge amount of profits. The purpose of this paper is to highlight the reasons that lead marketers to give greater importance to children, how to explain this increased potential that children have on the existing market and strategies that marketers and companies use in order to reach this market. To this end we analyzed a series of articles, studies and research conducted on the subject, with implications in psychology, sociology, but especially in marketing. The results obtained show very interesting issues regarding children as consumers, prescribers and future consumers, which motivate marketers to give children greater importance and to build various targeting strategies.

IMPACTS OF ORGANISED RETAILING ON UNORGANISED RETAILERS: A STUDY WITH REFERENCE TO TAMILNADU

N. VIJAYALAKSHMI RESEARCH SCHOLAR, BHARATHIAR UNIVERSITY, COIMBATORE; & ASST. PROFESSOR IN COMMERCE SRI ADI CHUNCHANAGIRI WOMEN'S COLLEGE CUMBUM

DR. K. SALEEM KHAN FORMERLY ASSOCIATE PROFESSOR & RESEARCH HEAD HKRH COLLEGE UTHAMAPALAYAM

ABSTRACT

Retail is currently the flourishing sector of the Indian economy. The trend is expected to continue at least for the next two- three decades and to touch USD of 650 million marks in 2015-2016. The unorganized mom and pop shops are still dominating the Indian retail sector. The liberalization of the consumer goods industry initiated in the mid - 80's has impacted the retail industry structurally and paved the way for the development of organized retailing and it now grows at a rate of 30-40 percent in India. While the role of organized retailing in the growth of economy cannot be denied, the unorganized retailers in the vicinity of organized retailers are experiencing a decline in their volume of business and profit. It rings an alarming bell to traditional retailing which have existed in India for centuries and serving large chunk of consumers in both consumption and employment. The understanding of impacts of organized retailing on unorganized retailers in Tamilnadu state will enlighten the unorganized retailers to know where they stand in modern retailing and also the government in framing policies in the field of retailing. The present study is an attempt in this direction to know both the positive and negative impacts on the unorganized retailers in the study area, giving empirical evidence on this much debating topic of to- day.

SAVING AND INVESTMENT BEHAVIOUR OF INDIA AND CHINA: A COMPARATIVE STUDY

REKHA RANI ASST. PROFESSOR DEPARTMENT OF COMMERCE K.L.P. COLLEGE REWARI

BALA DEVI ASST. PROFESSOR DEPARTMENT OF ECONOMICS K.L.P. COLLEGE REWARI

RAJESH GAHLAWAT ASST. PROFESSOR DEPARTMENT OF COMMERCE K.L.P. COLLEGE REWARI

ABSTRACT

This study examines the relationship between gross domestic savings and total investment and compare their trend behaviour in both India and china. Secondary data from 2001 to 2013 of gross domestic savings and total investment have been collected from World Development Indicators and World Economic Outlook Database. Statistical techniques like correlation, trend analysis have been used for analysis purpose. It concludes the highly positive correlation between total investment and gross national savings in both India and china. It also concludes that total investment is in surplus over gross national savings in India whereas situation is reverse in case of china. It indicates that India's investment is the outcome of both gross domestic savings and net foreign sources whereas china is the exporting its surplus savings to other countries. Besides, total investment and gross national savings of china have always been upper than of India.

MUSLIM WOMEN AND EMPOWERMENT

PALLABI GOGOI ASST. PROFESSOR DEPARTMENT OF ECONOMICS MOIRABARI COLLEGE MORIGAON

ABSTRACT

Gender equality and women empowerment are the growing issues in these days. The 3rd goal of Millennium Development Goal is to promote gender equality and empowerment. The basic indicators of status of empowerment of women are access to education, decision making power, employment etc. It is often the minority community who were at disadvantage position in society. Women in the Muslim communities fare badly too. They are not just a minority, but the marginalised majority. There are numbers of problems and grievances of Muslim women. The Muslim backwardness in the country can evidently see as they lack behind the majority community both educationally and economically. This paper is an attempt to study the scenario of empowerment of the Muslim women in Hailakandi district of Assam. It seeks to contribute with new insights into their social and economic life and suggest measures to bridge the gap between men and women in Muslim communities.

AN EVALUATIVE STUDY ON VARIOUS SERVICES OF GUWAHATI MUNICIPAL CORPORATION (GMC) FROM ETHICAL POINT OF VIEW

DR. ARABINDA DEBNATH ASST. PROFESSOR B. B. ENGINEERING COLLEGE KOKRAJHAR

BANAJEETA SHARMA RESEARCH SCHOLAR ASSAM DOWN TOWN UNIVERSITY PANIKHAITI

ABSTRACT

Through this paper an attempt is being taken to evaluate various services rendered by the Guwahati Municipal Corporation strictly from ethical angle. In doing so, the entire paper is divided into three parts. The first part "Theoretical Approach includes an introduction, objective of the study, Research question of the study". The second part entitled "Various services of the Guwahati Municipal Corporation and their ethical dimension" is a comprehensive study where various services of the Guwahati Municipal Corporation are evaluated whether these are rendered strictly in the light of ethical vision or not. Accordingly, if these are not done ethically then why and what are its consequences will also be discussed in details. The third part entitled "conclusion", where major findings which stand on the way of ethical discharge of the services of the Guwahati Municipal Corporation are identified and some suitable suggestions are put forward by virtue of which Guwahati Municipal Corporation(GMC) can be ethically stranded.

ANALYSIS OF PERSONAL FACTORS INFLUENCING INVESTMENTS IN CAPITAL MARKET

K. CHITRADEVI ASST. PROFESSOR & RESEARCH SCHOLAR SRI SRNM COLLEGE SATTUR

ABSTRACT

The capital market, transactions by individuals has always been regarded as essential to both liquidity and the efficiency of the market. The growth of the capital market has explained largely due to the individual investors. The growth of the capital market during the last few years has substantially increased the investor population in India. The investment scene is gradually becoming active, competitive, dynamic and challenging. In this context it is necessary to understand the characteristics of the investors in terms of their investments, strategies, expectations and the like. Hence, in this chapter an attempt has been made to analyse the profile of individual investors in Indian capital market.

THE IMPACT OF ECONOMIC TRANSFORMATION PROGRAM (ETP) TOWARDS YOUTH IN MALAYSIA: GENERIC SKILLS

MOHAMMAD NOORIZZUDDIN NOOH SR. LECTURER UNIVERSITI SAINS ISLAM MALAYSIA MALAYSIA

DR. SYADIYAH ABDUL SHUKOR LECTURER UNIVERSITI SAINS ISLAM MALAYSIA MALAYSIA

DR. KHAIRIL FAIZAL KHAIRI SR. LECTURER UNIVERSITI SAINS ISLAM MALAYSIA MALAYSIA

DR. NURADLI RIDZWAN SHAH MOHD DALI SR. LECTURER UNIVERSITI SAINS ISLAM MALAYSIA MALAYSIA

ABSTRACT

This study aims to investigate the relationship between the employability with generic skills of youth. The study also aims to identify the level of knowledge, perception and understanding of the youth against the Economic Transformation Program (ETP). The number of respondents are 633. The findings showed that the relationship between the employability and generic skills is significant and only half of the respondents have knowledge about the Economic Transformation Program (ETP).

THE RELATIONSHIP BETWEEN PORTFOLIO PERFORMANCE AND ASSET ALLOCATION POLICY

MUKESH JINDAL ASSOCIATE FACULTY DEPARTMENT OF FINANCIAL STUDIES UNIVERSITY OF DELHI DELHI

ABSTRACT

Asset allocation is an important strategy for portfolio management. In its simplest terms, asset allocation refers to the process of adjusting the relative proportion of different asset classes in an investment portfolio. Asset allocation is based on the fact that both expected return and risk of each asset class are different. By combining asset classes in different proportions, it is possible to enhance the overall portfolio return and reduce risk. As per past research, it is believed that a portfolio return is dependent upon many important factors or strategies. The recognized strategies are a) Strategic Asset Allocation b) Sector/ Stock Selection, and c) Market Timing. The above strategies have also been recognized in the research papers of Hood, Brinson and Beebower (1986) and Singer, Beebower and Brinson (1991).

ANALYSIS OF DEMOCRATIC MANAGEMENT BY COOPERATIVE SOCIETIES CASE OF COOPERATIVE UNIONS IN EAST WOLLEGA ZONE, OROMIA, ETHIOPIA

ASFAW TEMESGEN BARI LECTURER COLLEGE OF BUSINESS & ECONOMICS DEPARTMENT OF COOPERATIVES WOLLEGA UNIVERSITY ETHIOPIA

ABSTRACT

As per international cooperative principles, cooperative societies are democratic in election, membership admission and operating business. This study was designed to analyze practice of democratic management by cooperative society: case of cooperative unions in East Wollega zones, Ethiopia. The study is explanatory and qualitative in nature and descriptive data analysis was used. The result of the research indicated that the cooperatives in the study area are practicing democratic management regarding free and voluntarily membership admission. Decisions by the cooperatives passed by majority votes, each members has free and equal vote and all members have equal opportunity in election. Concerning the accountability of members and leaders it is found that members are accountable to the bylaw of respective society as well as the elected leaders are accountable for members. Conversely the result indicates there was no regular general member meeting as per the respective bylaw. The office term of the board of directors in decision making. Thus, it can be concluded that cooperative societies practicing democracy in membership admission, administering member meeting and in the area of member and freely and fairly elected leaders who are accountable for the members. However it is strongly recommend administering general assembly meeting regularly and professionals need to respect cooperative principles and bylaw to be accountable to board of directors to make the democratic management effective in cooperative unions.

A STUDY ON EMPLOYEE WELFARE MEASURES AT VST TILLERS TRACTORS LIMITED, BANGALORE

PUSHPA L LECTURER NEW HORIZON COLLEGE BANGALORE

ABSTRACT

The present study has made an attempt to identify welfare measures and satisfaction level of employees about the welfare measures adopted at VST Tillers Tractors Limited, Bangalore. The basic purpose of employee welfare is to enrich the life of employees by providing them decent and congenial work environment. The company provides welfare facilities like canteen facilities, medical facilities, working environment, maternity leave, safety measures, wash rooms and lunch room facilities etc. The present study reveals that most of the employees are aware about the facilities provided by the company and satisfied.

A STUDY FOR THE JOB SATISFACTION OF THE EMPLOYEES OF DINJAN ARMY CANTT (ARMY EMPLOYEES)

DR. NARENDRA KUMAR PGT COMMERCE KENDRIYA VIDYALAYA DINJAN

ABSTRACT

Job satisfaction is the rewards a person gets while doing their job. Rewards can take a monetary form (money) or be a more intangible reward, like the feeling a person might get when doing a job that helps others. Research has been conducted in order to critically evaluate and examine the level of employee's satisfaction of DINJAN ARMY CANTT. (ARMY EMPLOYEE). The purpose of this study is also to observe and analyze the factors which create job satisfaction especially among the hardworking employees, and to find out the reasons of dissatisfaction if any. The primary data for this study was compiled through questionnaire filled in on a one-to-one basis by 100 respondents from a representative sample of employees of DINJAN ARMY CANTT. (ARMY EMPLOYEE). The results have shown that working environment, compensation, growth opportunities and training & development are the most important significant factors which directly influences in affecting Job Satisfaction. According to a number of literatures studied, lack of job satisfaction is a serious issue in various organizations and job dissatisfaction has become a major obstacle in employee's productivity. There are numbers of factors which can create job dissatisfaction among employees but in this study the very critical factors are discussed upon which the management should really work on the job satisfaction of its employees.

QUALITY OF BUSINESS ENVIRONMENT IN INDIA: A CROSS-COUNTRY INVESTIGATION INTO SOUTH ASIAN ECONOMIES

ASIF KHAN SENIOR RESEARCH FELLOW FACULTY OF MANAGEMENT STUDIES & RESEARCH ALIGARH MUSLIM UNIVERSITY ALIGARH

ABSTRACT

This paper is focused on assessing the present quality of business environment in India and in other South Asian countries. Quality of business environment is represented by the duration of delay in obtaining government permissions and clearances, number of procedures required and costs associated with doing business. The quality of business environment is assessed through World Bank's Doing Business (WBDB) index based on ten parameters. The analysis is based on secondary data collected from WBDB database. The results show that among South Asian countries India performs poorly on some of the parameters due to excessive and unnecessary number of procedures it requires, longer time and more money it takes before business can start its operations formally. As compared to other South Asian countries, India is at the bottom on 'starting a business' parameter; second from the bottom on 'dealing with construction permits' and 'enforcing contracts' parameter; third from the bottom on 'paying taxes' parameter; fourth from the bottom on 'resolving insolvency' parameter. Thus, improvement in these parameters will positively contribute to enhancing the quality of business environment in India which in turn, will lead to the success of 'Make in India' program. The comparative nature of this paper makes the results more useful for policy makers and trade associations to look at the relative strength and weakness of the country and practices they follow. In addition, the results can guide SMEs to evaluate and chose the alternatives for doing business among the South Asian countries which can provide the most suitable business environment according to their business needs and objectives.

CONSUMER ATTITUDE TOWARDS THE MARKETING-MIX OF THE GREEN PRODUCTS

ARIF ANWAR RESEARCH SCHOLAR DEPARTMENT OF BUSINESS ADMINISTRATION FACULTY OF MANAGEMENT STUDIES & RESEARCH ALIGARH MUSLIM UNIVERSITY ALIGARH

SUMAIRA JAN JUNIOR RESEARCH FELLOW CENTRE FOR MANAGEMENT STUDIES JAMIA MILLIA ISLAMIA NEW DELHI

ABSTRACT

The environment is deteriorating because of the consumption pattern of consumers and the fast growing nature of economies. This degradation of environment may be brought up to the track by the consumption of green products. It will not only help in conserving the present resources but will also help the environment to sustain for a longer time. Thus, it is very important to market the Green Products among consumers. American Marketing Association says that green marketing is the marketing of products that are presumed to be environmentally safe. This concept has gained tremendous importance in the recent past only. Consumers are being informative about the long-term benefits of green products and thus are showing their high involvements during the selection of environment friendly products. This makes green marketing inevitable in nature and a hot topic for further research. The current paper focuses on identifying the different dimensions of green marketing, knowing about the attitude of customers towards the green products and their marketing, so as to develop a model of green marketing mix. A survey of more than 100 respondents from Delhi/NCR was undertaken to identify the attitude of consumers towards the green products and their marketing, so as to develop a model of green marketing to different to be an of customers towards the green products and to know about the attitude of customers towards the green products which are a bit costly but friendly with nature.

E-COMMERCE: TRANSACTION SECURITY ISSUE AND CHALLENGES

GAUTAM KOHLI RESEARCH SCHOLAR DEPARTMENT OF COMMERCE & BUSINESS ADMINISTRATION UNIVERSITY OF ALLAHABAD ALLAHABAD

ABSTRACT

E-commerce applications are becoming popular day by day as they are working like a virtual shop. Writing good E-commerce application is tedious task and complex also. The applications if made complex are very difficult to maintain. Usability is a very basic concept in the E-commerce application. User has to get the information at one click and with proper feedback. As these are web based applications efficiency matters a lot for this application. As transaction in e-commerce faces the problems such as database exploits, log data mining and sniffing attacks which can be resolved by using different security measure. Hence security is important issue and challenges in current e-commerce applications.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail **infoijrcm@gmail.com** for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our E-mail infoijrcm@gmail.com.

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

Academically yours

Sd/-Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

ABOUT THE JOURNAL

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 cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Fournals





