

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

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,

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

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. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	SMALL AND MEDIUM ENTERPRISES (SMEs) AND COMMERCIAL LOAN ACCESSIBILITY DEBATE: KIGALI CITY VOICES <i>EGWAKHE, A. JOHNSON & KABASHA, ALPHONSE</i>	1
2.	AN OVERVIEW OF SOCIO-ECONOMIC CONDITIONS AND PROBLEMS OF WOMEN ENTREPRENEURS AT DAVANAGERE CITY <i>SUNANDA V.M. & DR. HIREMANI NAIK</i>	2
3.	HUMAN RESOURCE MANAGEMENT PRACTICES AWARENESS IN SELECT SMEs (SMALL MEDIUM ENTREPRENEUR) <i>VANAMALA MOHANREDDY & DR. R. MAREGOUD</i>	3
4.	ASSESSING THE EXISTENCE OF THE GLASS CEILING THAT AFFECTS WOMEN'S CAREER GROWTH IN THE INDIAN HOSPITALITY INDUSTRY <i>USHA DINAKARAN</i>	4
5.	BUYER-SELLER RELATIONSHIP CONSTRUCTIONS IN THE BUSINESS BUYER BEHAVIOR: WHOLESALE AND DISTRIBUTOR FAST MOVING CONSUMER GOODS (FMCG) INDUSTRY IN INDONESIAN MARKET PLACE <i>AGUS TRIHATMOKO, R., MUGI HARSONO, SALAMAH WAHYUNI & TULUS HARYONO</i>	5
6.	VALUE OF INFORMATION IN MANAGEMENT OF AGRI-RISK: A CASE STUDY OF MOBILE BASED AGRICULTURAL INFORMATION SYSTEMS IN INDIA <i>DR. G. KOTRESHWAR & V. GURUSIDDARAJU</i>	6
7.	EXPLORE E-COMMERCE STRATEGY IN CHINA <i>CHAO CHAO CHUANG & DR. FU-LING HU</i>	7
8.	LITERATURE REVIEW OF CORPORATE GOVERNANCE AND THE ROLE OF INDEPENDENT DIRECTORS <i>DR. MITA MEHTA & SAYANI COOMAR</i>	8
9.	AFFECT AND ORGANISATIONAL CITIZENSHIP BEHAVIOUR (OCB): A CONCEPTUAL EXPLORATION <i>P. VIJAYALAKSHMI & DR. M. V. SUPRIYA</i>	9
10.	NON-MONETARY BENEFITS & ITS EFFECTIVENESS IN MOTIVATING EMPLOYEES <i>JYOTHI.J</i>	10
11.	A STUDY OF POST RECESSION INDIVIDUAL INVESTMENT BEHAVIOR <i>SONIYA SINGH</i>	11
12.	BASEL III IMPLEMENTATION IN THE INDIAN BANKING SYSTEM <i>GEETIKA</i>	12
13.	A STUDY ON CUSTOMER SATISFACTION AND LOYALTY IN INDIAN BANKING SECTOR <i>DR. A. R. SUDHAMANI</i>	13
14.	COMPARATIVE ANALYSIS OF NUMBER OF LOANS DISBURSED TO AMOUNT OF LOANS DISBURSED (WITH SPECIAL REFERENCE TO SHGS-INDIA) <i>DURGAPRASAD NAVULLA & DR. G. SUNITHA</i>	14
15.	DETERMINANTS OF EMPLOYEE SPIRITUALITY AND THEIR OUTCOMES: A STUDY OF BANKING SECTOR AT AGRA REGION <i>SHWETA KHEMANI & DR. SUMITA SRIVASTAVA</i>	15
16.	CORPORATE SOCIAL RESPONSIBILITY AS A BRANDING TOOL WITH REFERENCE TO CARBORUNDUM UNIVERSAL LIMITED (CUMI), KOCHI <i>P. BALASUBRAMANIAN, SREEJA P.S, SURYA P.T & SHEETHAL M.S</i>	16
17.	IMPACT OF GREEN MARKETING ON CONSUMER BUYING DECISION (WITH SPECIAL REFERENCE TO BANGALORE CITY) <i>NAGALAKSHMI G S</i>	17
18.	A STUDY OF RURAL CONSUMERS' SATISFACTION AND THEIR PERCEPTION TOWARDS TELECOM (WIRELESS) SERVICE <i>SUSHILKUMAR M. PARMAR & MILAN S. SHAH</i>	18
19.	EMPLOYEE PERCEPTION ON HR PRACTICES: A STUDY WITH REFERENCE TO PUBLIC AND PRIVATE LIFE INSURANCE ORGANISATIONS <i>B. RAGHAVENDRA & DR. D. APPALA RAJU</i>	19
20.	ORGANISATIONAL CONFLICT AND MOST PREFERRED CONFLICT MANAGEMENT STYLES (A RESEARCH STUDY CONDUCTED AT NTPC, PATNA) <i>KIRTI</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

CHIEF PATRON

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

ADVISORS

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

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

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to the 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 **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

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 titled ' _____ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is 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 inclusion of their 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/Post* :
 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 (Yes/No) :
 Landline Number (s) with country ISD code :
 E-mail Address :
 Alternate E-mail Address :
 Nationality :

* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version 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 the 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) Only the **Abstract 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 the manuscript, within two days of its 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 on 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 typed in **bold letters, 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 Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating 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 etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER. 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 be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **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, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may 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 e.g. 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 may follow Harvard Style of Referencing. **Also check to ensure 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 italic printing. 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 before 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>

SMALL AND MEDIUM ENTERPRISES' (SMEs) AND COMMERCIAL LOAN ACCESSIBILITY DEBATE: KIGALI CITY VOICES

EGWAKHE, A. JOHNSON
DIRECTOR
RESEARCH & GRADUATE STUDIES
ADVENTIST UNIVERSITY OF CENTRAL AFRICA
KIGALI RWANDA

KABASHA, ALPHONSE
ADJUNCT LECTURER
DEPARTMENT OF MANAGEMENT AND MARKETING
FACULTY OF BUSINESS ADMINISTRATION
ADVENTIST UNIVERSITY OF CENTRAL AFRICA
KIGALI RWANDA

ABSTRACT

Financial accessibility to small and medium size enterprises (SMEs) debate has received substantial conceptual and empirical attention, yet represents an area where a cumulative body of knowledge is needed in Rwanda. This work reviews and evaluates to deepen knowledge on the challenges confronting SMEs with reference to commercial loan accessibility. Adopting a perceptual assessment, the work explores factors confronting SMEs and the particular sector affected in order to demystify the public narrative. Analyses of 400 samples of SMEs from Kigali City indicated that raw material shortage was the prime challenge before access to finance and that merchandizing and services were most disadvantage in availing finance. Internal weakness was identified as orchestrating factors compared to agriculture and handicrafts. Recommendations were generated for SMEs, commercial banks, and the government to ensure that the financially excluded are mainstreamed through strategic partnership.

AN OVERVIEW OF SOCIO-ECONOMIC CONDITIONS AND PROBLEMS OF WOMEN ENTREPRENEURS AT DAVANAGERE CITY

**SUNANDA V.M.
RESEARCH SCHOLAR
KUVEMPUR UNIVERSITY
JNANA SAHYADRI**

**DR. HIREMANI NAIK
PROFESSOR & CHAIRMAN
DEPARTMENT OF MANAGEMENT STUDIES
KUVEMPUR UNIVERSITY
SHANKARGHATTA**

ABSTRACT

Women entrepreneurs are the lifeblood of India. A woman entrepreneur may be defined as a confident, innovative and creative woman capable of achieving economic independence individually or in collaboration, generating employment opportunities to others through initiating, establishing and running enterprise by keeping pace with her personal, family and social life. The challenges in the path of women's entrepreneurship are in initial lack of confidence due to social cultural barriers, market oriented risks, poor knowledge of business administration, lack awareness about possible sources of financial assistance and lack of exposure to training programmes. So, in this paper an attempt is made to understand the socio economic conditions and problems faced by women entrepreneurs.

HUMAN RESOURCE MANAGEMENT PRACTICES AWARENESS IN SELECT SMES (SMALL MEDIUM ENTREPRENEUR)

**VANAMALA MOHANREDDY
LECTURER
DEPARTMENT OF COMMERCE & MANAGEMENT
GFGC COLLEGE OF VIJAYANAGAR
BANGALORE**

**DR. R. MAREGOUD
PRINCIPAL (RETD.)
VEERASHAIVA COLLEGE
BELLARY**

ABSTRACT

The twenty first century is characterised, inter alia, by unprecedented changes, challenges, and opportunities for growth. It has also brought with it ways and means to acquire the competencies to take advantage of the opportunities and to overcome the challenges effectively. The revolutions in transport and communication have been making the world not only smaller and smaller, but also flatter and flatter. The globe has become a tiny village of instant communication and abundant information. The ongoing mega process of globalization, characterised by liberalization, privatization, marketization, and Trans nationalization, has been initiating and accelerating the process of inexorable integration of markets, nation states, and technologies to a degree never witnessed before in the recorded history of mankind. Its impact has been so comprehensive that no part of life — socio-economic, politico-cultural, ecological and demographic - across countries and continents can afford to be free from its influence. Every country must endeavour consciously to take advantage of the opportunities engendered by the mega process, otherwise they will be endangered.

ASSESSING THE EXISTENCE OF THE GLASS CEILING THAT AFFECTS WOMEN'S CAREER GROWTH IN THE INDIAN HOSPITALITY INDUSTRY

**USHA DINAKARAN
ASSOCIATE PROFESSOR
DEPARTMENT OF HOTEL MANAGEMENT
CHRIST UNIVERSITY
BANGALORE**

ABSTRACT

The glass ceiling as a barrier in career progress of marginalized groups, particularly women, is a subject matter of interest and discussion for decades. Some of the barriers that are felt can also be self-imposed by the woman. While many organizations believe that they do not discriminate against women, the lack of a strong leadership guidance for women by other women, and other implicit and informal forms of prejudice are often unknown (or unacknowledged) by several organizations. While there has been increased visibility of women employed in various industries including the hospitality industry in recent times, the absence of women in supervisory and leadership roles is still felt. This paper aims to assess the existence of a glass ceiling that affects women's career growth in the hospitality industry with respect to the Indian environment. It aims to explore the factors and perceptions of women in the hospitality industry that may interfere in a smooth career progression for them.

BUYER-SELLER RELATIONSHIP CONSTRUCTIONS IN THE BUSINESS BUYER BEHAVIOR: WHOLESALER AND DISTRIBUTOR FAST MOVING CONSUMER GOODS (FMCG) INDUSTRY IN INDONESIAN MARKET PLACE

AGUS TRIHATMOKO, R.
RESEARCH SCHOLAR
FACULTY OF ECONOMIC & BUSINESS
UNIVERSITAS SEBELAS MARET
INDONESIA

MUGI HARSONO
RESEARCH SCHOLAR
FACULTY OF ECONOMIC & BUSINESS
UNIVERSITAS SEBELAS MARET
INDONESIA

SALAMAH WAHYUNI
PROFESSOR
FACULTY OF ECONOMIC & BUSINESS
UNIVERSITAS SEBELAS MARET
INDONESIA

TULUS HARYONO
PROFESSOR
FACULTY OF ECONOMIC & BUSINESS
UNIVERSITAS SEBELAS MARET
INDONESIA

ABSTRACT

This study is to further investigate two perspectives of relationship between wholesaler and distributor FMCG in the concept of business buyer behavior. The purposes of this paper are to identify and describe company "marketing mix" policy and culture related with role of salespeople and relationship quality. Observation and in-depth interview method is used to collect data information from peoples in the business of wholesalers and distributor of FMCG in traditional trade. The finding of this study has identified that historical of company policy and culture, which covers: delivery of goods, return of defective goods, resources allocation, trade promotion, changes in price structure, as well as ordering and receivable collection that also includes social culture interpersonal and individual. Each company policy and culture have a focus to deal with essential aspects of relationship quality between buyer-seller salespeople's role, are: interaction and communication related with ordering and collection; commitment related with delivery of goods and return of defective goods; mutual objectives related with trade promotion and changes in price structure; relationship utility related with resources allocation; relationship length related with interpersonal and individual culture; social context related with trade promotion and interpersonal and individual culture; integrity related with trade promotion. Regarding with the results could also give some conceptual propositions and recommendation to academicians and practitioners FMCG Industry.

VALUE OF INFORMATION IN MANAGEMENT OF AGRI-RISK: A CASE STUDY OF MOBILE BASED AGRICULTURAL INFORMATION SYSTEMS IN INDIA

DR. G. KOTRESHWAR
PROFESSOR
DEPARTMENT OF STUDIES IN COMMERCE
UNIVERSITY OF MYSORE
MYSURU

V. GURUSIDDARAJU
RESEARCH SCHOLAR
DEPARTMENT OF STUDIES IN COMMERCE
UNIVERSITY OF MYSORE
MYSURU

ABSTRACT

The paper examines the performance of the Mobile Based Agricultural Information Systems and Services in Management of Agricultural Risk (Weather Risk, Price Risk, Market Risk, Crop Insurance ...etc). This paper provides the weaknesses, information delivery, implementation challenges, Cost of Information (Col), Value of Information (Vol) and operational problems. Due to increase in use of smart phones user are using applications and SMS based services. Is the information provided in these services are perfect information and helpful for decision-maker to take valuable decision? Example: A SMS based messages will be send to registered mobile phone regarding Min and Max market price of the commodity in which he/she opted and Applications will give market price of the commodity of different markets which he/she opted using GPS Technology. Instead of this, a user can get more information by making a call or making queries with concern person which is more cost effective. In this way, the paper provides some new ideas and thinking toward find solution to the current problem.

EXPLORE E-COMMERCE STRATEGY IN CHINA

CHAO CHAO CHUANG
INSTRUCTOR
HSING WU UNIVERSITY
NEW TAIPEI CITY
TAIWAN

DR. FU-LING HU
ASSOCIATE PROFESSOR
HSING WU UNIVERSITY
NEW TAIPEI CITY
TAIWAN

ABSTRACT

A rapid developing online market, the customers of millions of willing shoppers, and the development of increasingly complicated platforms—there has never been a better time for retailers to start their virtual stores in China. To win in today's e-commerce, e-retailers and brands should focus on providing quality product and improving shopping experience to meet consumer needs. The way toward integration of social media should also be an important element of e-commerce strategy. Besides, China's Internet industry has taken a turn to focusing on the smart phone market. Mobile phone penetration is nearly at 100%. With smart phone penetration getting so high, the big e-commerce platforms are heavily promoting mobile shopping. Driven by rapid growth in e-commerce in China, Retailers need to be more digital-savvy, keeping pace with the latest trends in smartphone applications and social media so they can establish a stronger relationship with customers.

LITERATURE REVIEW OF CORPORATE GOVERNANCE AND THE ROLE OF INDEPENDENT DIRECTORS

DR. MITA MEHTA
ASSOCIATE PROFESSOR
SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES
SYMBIOSIS INTERNATIONAL UNIVERSITY
PUNE

SAYANI COOMAR
STUDENT
SYMBIOSIS INSTITUTE OF MANAGEMENT STUDIES
SYMBIOSIS INTERNATIONAL UNIVERSITY
PUNE

ABSTRACT

The purpose of this paper is to study various literatures in the area of corporate governance and review the role of Independent Directors of public listed companies and their significance in relationship to the composition of board of directors. Researchers have used Secondary Research approach for this study. While reviewing we arrived at the findings that the independent directors play a vital link in coordinating between the interests of Shareholders and the management. They have a much larger role to execute than many others in the organisation. A declaration of good corporate governance necessarily does not guarantee transparency and accountability of responsibilities.

AFFECT AND ORGANISATIONAL CITIZENSHIP BEHAVIOUR (OCB): A CONCEPTUAL EXPLORATION

P. VIJAYALAKSHMI
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT STUDIES
ANNA UNIVERSITY
CHENNAI

DR. M. V. SUPRIYA
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
ANNA UNIVERSITY
CHENNAI

ABSTRACT

Organizational Citizenship Behaviour (OCB) is any discretionary behaviour at the workplace that go beyond the job requirements laid out in formal job descriptions which in aggregate promote organizational effectiveness. Affective state is a generalized and pervasive state that includes both positive and negative feelings. This study tries to substantially advance our understanding of the underlying relationship between affective states and OCB through broaden-and-build theory and affective event theory. This article also examines the impact of positive and negative affect while measuring OCB in self-report surveys.

NON-MONETARY BENEFITS & ITS EFFECTIVENESS IN MOTIVATING EMPLOYEES

JYOTHI.J
ASST. PROFESSOR
NEW HORIZON COLLEGE
KASTURI NAGAR

ABSTRACT

Monetary benefits are considered to be a highly motivational tool for the employees, but there are some things which money can't buy. The MASLOW'S Theory of need hierarchy clearly states that at initial level the money incentives plays a greater role, but once the physiological (food, water, shelter, clothing and sleep) and safety needs(health, employment, property, family and social stability) are fulfilled the other needs like love and belonging (friendship and sense of connection), self-esteem (confidence, achievement, respect from others and the need to be unique individuals) and self-actualization (morality, acceptance and your purpose) can be satisfied only through the non-monetary benefits. This paper strives to make a study on the importance of non-monetary benefits in motivating and gaining the employee loyalty towards the organization. The paper also tries to make an empirical study and analyze the strategic role of the non-monetary incentives during the economic downturn or at the time of crisis when the cash inflows are tight or when there is a need to maintain higher profitability margins. The analytical study made brings us to the conclusion that highly motivated employees helps in retain the dedicated and loyal employee's different types of non-monetary incentives must be introduced in an organization. Non-monetary recognition can be very motivating, helping to build feelings of confidence and satisfaction.

A STUDY OF POST RECESSION INDIVIDUAL INVESTMENT BEHAVIOR

SONIYA SINGH
ASST. PROFESSOR
LDC INSTITUTE OF TECHNICAL STUDIES
SORAON

ABSTRACT

The impact of financial crisis (15 Sept 2008) is more on the banking sector as it happened due to subprime lending of loan which cause increase in the number of NPA's and because of this the American fourth largest bank, Lehman brothers became solvent. There are two faces of the banks- internal and external. The promises of commercial banks to the customer are the external face and the services exactly provided by the banks to their customer are the internal face. This paper tries to find the customer opinion about the bank which reflects the actual position of the bank and their customer's investment behavior. As the data available for the banks performance is on the basis of certain parameter that is CAMEL which includes capital adequacy, asset quality, management efficiency, earnings and liquidity which include only the internal face of the bank. To know the current position of the bank it is required to compare the external as well as internal position of the bank. The objective of this paper is to study the impact of recession on the individual's investment behavior in banking sector and to assess the performance of bank.

BASEL III IMPLEMENTATION IN THE INDIAN BANKING SYSTEM

**GEETIKA
ASST. PROFESSOR
APEEJAY SCHOOL OF MANAGEMENT
NEW DELHI**

ABSTRACT

The capital requirements for credit risk, market risk and operational risk are laid down by Basel III which is the international capital adequacy structure for banks. Basel III is the third of the Basel Accords suggested on banking laws and regulations issued by Basel Committee on Banking Supervision in order to augment the banking regulatory framework over Basel II. Criticism has been faced by the Basel I Accord due to its focus on principally credit risk. A New Capital Adequacy Framework (popularly referred to as Basel II) has been proposed by Basel Committee incorporating three major elements: (a) minimum capital requirements, (b) supervisory review and (c) market discipline. A further modification in 'Basel III' was initiated in 2010 in response to a number of failings in Basel II, which came to light during the crisis in since 2008. The Basel III is to be implemented by banks in India as per the guidelines issued by RBI from time to time. This paper briefly describes the implications and issues of Basel III Norms in Indian banking sector. This study is based on the secondary data which has been collected from annuals reports of RBI, journals and various websites.

A STUDY ON CUSTOMER SATISFACTION AND LOYALTY IN INDIAN BANKING SECTOR

DR. A. R. SUDHAMANI
FORMER ASST. PROFESSOR
BHAKTAVATSALAM MEMORIAL COLLEGE FOR WOMEN
PERIYAR NAGAR

ABSTRACT

In the banking industry a key element of customer satisfaction is the nature of the relationship between the customer and the provider of the products and services in banks. This study investigates the impact of customer satisfaction and customer loyalty in Indian banking sector and compare the customer satisfaction and loyalty among the private and public sector banks and to study the demographic profile of the customers. A convenient sample size of 650 respondents from private and public sector banks in Chennai City are taken for the study. Statistical tools like percentage analysis, t test, factor analysis and cluster analysis were taken for the study and the findings reveals that both private and public sector banks need to adhere to the best standards of service quality, that can result in a positive sequential impact on customer satisfaction and loyalty.

**COMPARATIVE ANALYSIS OF NUMBER OF LOANS DISBURSED TO AMOUNT OF
LOANS DISBURSED
(WITH SPECIAL REFERENCE TO SHGS-INDIA)**

**DURGAPRASAD NAVULLA
RESEARCH SCHOLAR
NATIONAL INSTITUTE OF TECHNOLOGY
WARANGAL**

**DR. G. SUNITHA
ASST. PROFESSOR
NATIONAL INSTITUTE OF TECHNOLOGY
WARANGAL**

ABSTRACT

The main objectives of this paper are to test whether there is any significant difference between number of loans disbursed and amount of loans issued and also examine the relationship between amount of loans disbursed and number of loans issued along with suitable suggestions to strengthen the financial assistance of the self-help groups. The data collected from the website of NABARD of annual reports of micro finance and the period varied was used and the techniques the SPSS 16.0 version was used and the techniques of regression, paired samples tests applied. The study found that there was a moderate relationship between loans disbursed in-terms of number to amount and also statistically there was a significant difference between each other and finally it is suggested that to increase in more number of loans to have a high beneficences to avail the opportunities of loans.

DETERMINANTS OF EMPLOYEE SPIRITUALITY AND THEIR OUTCOMES: A STUDY OF BANKING SECTOR AT AGRA REGION

**SHWETA KHEMANI
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT
DAYALBAGH EDUCATIONAL INSTITUTE
AGRA**

**DR. SUMITA SRIVASTAVA
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
DAYALBAGH EDUCATIONAL INSTITUTE
AGRA**

ABSTRACT

The Purpose of this paper is to investigate the relationship of employee spirituality with identified antecedents (i.e., personal attributes and organizational attributes) and its consequents (as job attitude) simultaneously. The study addresses determinants and outcomes of employee spirituality in banking sector of India with specific reference to a city in Agra. A conceptual framework and hypotheses were first developed on the basis of review of previous studies. Primary data is collected through structured questionnaire from 66 employees of various private and public banks. To test hypotheses, data was analyzed statistically using correlation analysis. Based on figures, a causal loop has been prepared. Results indicated a strong direct relationship of employee spirituality with three of the four proposed determinants that is, age, leaders' spirituality and peers' spirituality. No significant relationship was found between value education and spirituality. The two outcomes related to attitude towards job are significantly impacted by employee spirituality. This study will be helpful to HR authorities to hire the right resource for the organization. It would also enhance the performance of employees, ultimately leading to the success of organization with committed and engaged work force. There have been various theoretical studies regarding spirituality, but not much empirical studies have been conducted. And specific to banking employees it would be a contribution for HR practitioners to hire and retain the right workforce.

**CORPORATE SOCIAL RESPONSIBILITY AS A BRANDING TOOL WITH REFERENCE
TO CARBORUNDUM UNIVERSAL LIMITED (CUMI), KOCHI**

P. BALASUBRAMANIAN
ASST. PROFESSOR
DEPARTMENT OF COMMERCE AND MANAGEMENT
AMRITA SCHOOL OF ARTS & SCIENCES
AMRITA VISHWA VIDYAPEETHAM
KOCHI

SREEJA P.S
STUDENT
DEPARTMENT OF COMMERCE & MANAGEMENT
AMRITA SCHOOL OF ARTS & SCIENCES
KOCHI

SURYA P.T
STUDENT
DEPARTMENT OF COMMERCE & MANAGEMENT
AMRITA SCHOOL OF ARTS & SCIENCES
KOCHI

SHEETHAL M.S
STUDENT
DEPARTMENT OF COMMERCE & MANAGEMENT
AMRITA SCHOOL OF ARTS & SCIENCES
KOCHI

ABSTRACT

Implementation of CSR policy may generate a trusting relationship that leads stakeholders to become committed to the organization. With the care for the community and markets the corporations operate in, will help the organization for a sustainable business growth. CSR activities will help CUMI to continuously interact with the community and thereby maintain an enhanced community relation. This will also help the company to establish their brand name among the society.

IMPACT OF GREEN MARKETING ON CONSUMER BUYING DECISION (WITH SPECIAL REFERENCE TO BANGALORE CITY)

**NAGALAKSHMI G S
JUNIOR ASST. PROFESSOR
NEW HORIZON COLLEGE
KASTURI NAGAR**

ABSTRACT

The study finds out that the Green Marketing concepts and products can be easily accepted by the people in Bangalore. Even they are willing to pay more for the green products. People are ready to accept but the entrepreneurs and the Government has to take initiative for promoting and implementing the concept of green marketing and green products. Companies such as Tata Motors, Maruti Suzuki, Canon, Toyota, Philips, NTPC and McDonald's follow green marketing. Green marketing should not neglect the economic aspect of marketing. Marketers need to understand the implications of green marketing. Green marketing should not be considered as additional approach to marketing. It has to be implemented in all products as it has environmental and social impact. With global warming looking largely, it is important that green marketing becomes the norm rather an exception, or just a fad.

A STUDY OF RURAL CONSUMERS' SATISFACTION AND THEIR PERCEPTION TOWARDS TELECOM (WIRELESS) SERVICE

SUSHILKUMAR M. PARMAR

LECTURER

SMT. T. J. PATEL COMMERCE COLLEGE

NADIAD

MILAN S. SHAH

LECTURER

SMT. T. J. PATEL COMMERCE COLLEGE

NADIAD

ABSTRACT

Net Neutrality, stain of 2G spectrum and the waves of 3G & 4G have rattled the Telecom Industry and there is a lot more brewing. The post liberalization period witnesses the unprecedented growth in telecom industry and a significant rise in tele-density in India due to the wide spread of cellular network and internet technology. The development of rural area is possible through telecom sector as the growth of telecom and development of infrastructure are directly related. The affordability of telecom service leads to increase in tele-density in rural areas. As telecom industry is competitive, it becomes imperative for wireless telecom service providers to offer quality services to customers and develop long term relationship. The primary objectives of this research study are to study the rural consumer satisfaction and to understand their perception towards telecom service. The researchers have collected necessary data from 106 rural consumers availing wireless telecom services through questionnaire for which a convenient sampling method was used. Moreover, the present status of tele-density in rural area is documented with the help of secondary data. Multiple Regression Analysis and descriptive statistics such as mean score and standard deviation have been used as statistical tools. The findings indicate that customer care service and value added service have the significant impact on customer satisfaction towards telecom services in rural areas. In addition to this, the result shows that majority of respondents are Idea subscribers in rural areas and 35% of rural consumers are highly satisfied while 44% of respondents agreed that call and SMS plans are consumer friendly.

EMPLOYEE PERCEPTION ON HR PRACTICES: A STUDY WITH REFERENCE TO PUBLIC AND PRIVATE LIFE INSURANCE ORGANISATIONS

B. RAGHAVENDRA
RESEARCH SCHOLAR
SRI KRISHNADEVARAYA INSTITUTE OF MANAGEMENT
SRI KRISHNADEVARAYA UNIVERSITY
ANANTAPURAMU

DR. D. APPALA RAJU
POST DOCTORAL FELLOW
SRI KRISHNADEVARAYA INSTITUTE OF MANAGEMENT
SRI KRISHNADEVARAYA UNIVERSITY
ANANTAPURAMU

ABSTRACT

Life insurance is one of the most important businesses that stabilize individuals and businesses from critical environmental effects. This service industry is people-centric in character in every form from employees to beneficiaries. The employees are vital for organisation's success and superior human resource management is the differentiator in the competition. As HR practices signals employees to carry out actions desirable to the firm. This industry key performance measures includes positive employee attitudes and behaviours. The effectiveness of HR practices is measured by the way they influence the employee attitudes on expected lines. HR practices helps to maximize employee positive affective reactions at work; in turn, employees would enthusiastically put more efforts for organisation and contributes for productivity and effectiveness of the system. Employee behaviour says both external and internal factors in combination produce employee behaviour. The combination of attitudes with societal pressure to behave in a given way that influences an employee intention, in turn more directly affect behaviour. Behaviours consequently results in individual and organisational outcomes. Therefore, the main objective of this paper to describe employees' perceptions on HR practices in public and private life insurance organisations. The primary and secondary sources of data used for this study. Descriptive statistics used to compare and analyze the difference between the employee opinions of two sample organisations. Independent t-test results on HR practices resulted there exists no statistically significant difference between the scores of two sample organisations except for performance appraisal.

**ORGANISATIONAL CONFLICT AND MOST PREFERRED CONFLICT MANAGEMENT
STYLES
(A RESEARCH STUDY CONDUCTED AT NTPC, PATNA)**

**KIRTI
JUNIOR RESEARCH FELLOW
DEPARTMENT OF APPLIED ECONOMICS & COMMERCE
PATNA UNIVERSITY**

ABSTRACT

Conflicts are inevitable; indeed they are everyday phenomenon not only in each organisation but in every individual's work life. In this era of 'Emotional Intelligence' understanding the existence and importance of conflict is vital. The management of organisational conflict involves the diagnosis of the styles (strategies) used to handle conflict arising at workplace. The aim of this study was to find out the most preferred Conflict Management Styles to effectively manage conflict and deal with conflict situations efficiently. This research contributes to the body of existing literature; specifically, it will inspire the managers to manage conflict in the organisations. A survey of 104 managers of NTPC, Patna (ER-HQ1) a Public Sector Company shows that which out of Five different 'Conflict Management Styles' are most preferred. Bar graphs and pie-charts have been used to represent the results of a 5 Point – Likert Scale based Questionnaire. Albeit, (however/even though) most out of five Conflict Management Styles. Three Styles come out to be most adopted ones by the managers and other employee; these include: integrating, dominating and compromising.

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

Our Other Journals

