



# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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**Contributions to books**

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

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

**Conference papers**

- Chandel K.S. (2009): "Ethics in Commerce Education." Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

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- Kumar S. (2006): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

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- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on February 17, 2011 <http://epw.in/epw/user/viewabstract.jsp>

**FINANCIAL LIBERALIZATION IN SINGAPORE, 1999-2003: THE EFFECT OF FIVE-YEAR LIBERALIZATION PROGRAM ON SINGAPORE'S BANKING SECTOR****SHAHZAD GHAFOR****LECTURER****COMSATS INSTITUTE OF INFORMATION TECHNOLOGY****LAHORE, PAKISTAN****UZAIR FAROOQ KHAN****LECTURER****COMSATS INSTITUTE OF INFORMATION TECHNOLOGY****LAHORE, PAKISTAN****ABSTRACT**

*This research aims at finding the effect of financial reforms on Singapore's banking industry. And the objective of this report includes: examining if the financial reforms played a positive role for Singapore's financial development, how the reforms impact on foreign banks and where the liberalization brought risks for local banks. This report will adopt the deductive approach to find out the relationship between the financial liberalization and Singapore's banking sector, even the financial center development. And mainly to compare the data of performance from different years to meet these objectives. The findings of this report indicate that this financial reform is in benefit for Singapore's banking sector and the financial sector development. Although foreign banks can operate more activities in domestic banking market and get more access to this market, at the same time, they have obtained a great progress, the local banks still dominate the domestic retail banking sector. Because the liberalization program also encouraged local banks to consolidate to become strong enough to compete with foreign banks, and foreign banks still face many limitations when operating their activities. Finally, the recommendations to Singapore government, local banks, foreign banks and Singapore's financial center will be made. The further liberalization will be needed from government, and most important thing for commercial banks that they have to implement the competitive strategies to compete with their competitors.*

**DEVELOPING VALUES IN ORGANIZATION: A REFLECTION ON ORGANIZATIONAL VIRTUOUSNESS APPROACH****HAMIDEH SHEKARI****LECTURER****MANAGEMENT DEPARTMENT****PAYAME NOOR UNIVERSITY****TAFT, YAZD, I. R. OF IRAN****MOHAMAD ALI AFSHARI****MASTER OF OPERATIONS MANAGEMENT****KAR UNIVERSITY****QAZVIN, I. R. OF IRAN****SAID MEHDI VEYSEH****RESEARCH SCHOLAR****PAYAME NOOR UNIVERSITY****TEHRAN, I. R. OF IRAN****ABSTRACT**

*Until recently the concept of virtue has been out of favor in the scientific community. Virtues have been traditionally viewed as relativistic, culture-specific, and associated with social conservatism, religious or moral dogmatism, and scientific irrelevance. Scholarly research paid scant attention to virtue, especially in organizations. Much attention has been paid to values in organizations, of course, but the definition and roles played by virtues in organizations differ from values. Virtue has recently become a topic of serious examination among organizational researchers and progressive companies who are exploring their role in creating new, more holistic, healthy, and humane work environments. Corporations are becoming more sensitive to the needs of the community and virtuous concerns such as caring, compassion, integrity and wisdom, and less concerned about Concepts such as efficiency, return on investment and competitive advantage. The aim of this paper is developing literature on virtues and virtuous organizations. In this paper, we explain the concept of virtues in organizations and differentiate it from the concept of values with which it is sometimes confused. Then we discuss the Characteristics, Advantages and functions of a virtuous organization. We also discuss the stages of formation of a virtuous organization and give examples of some organizations that have developed virtues.*



**INFLUENCE OF EDUCATIONAL LEVELS ON FERTILITY DECISIONS AMONGST FEMALES PARTICIPATING IN LABOUR FORCE IN ADO-ODO/OTA LOCAL GOVERNMENT AREA OF OGUN STATE NIGERIA****MOSES AYOKUNLE AKANBI****ASST. LECTURER****DEPARTMENT OF ECONOMICS AND DEVELOPMENT STUDIES****COVENANT UNIVERSITY****CANAAN -LAND, OTA, OGUN STATE, NIGERIA****OGBARI MERCY EJOVWOCKE OGHENE****ASST. LECTURER****DEPARTMENT OF BUSINESS STUDIES****COVENANT UNIVERSITY****CANAAN -LAND, OTA, OGUN STATE, NIGERIA****ABSTRACT**

*The paper tries to examine the influence of educational levels on fertility decisions amongst females participating in labour force in Ado-odo/ota local government area of Ogun state, Nigeria. A total sample size of 106 of women was interviewed through questionnaires administration. Frequency tables and chi-square were used to analyze the data collected. Only one hypothesis was tested in this study. The fact obtained from frequency table buttressed that the highest proportion of female respondents acquired secondary educational qualifications. The result derived from the chi-square is that the higher the level of education, the lower the number of children that females participating in labour force had. However, the paper recommends that for Nigeria to be able to reduce her fertility level and achieve developmental goals simultaneously, then women's education should be vigorously encouraged by Nigerian citizens, government and non-governmental/multi-national agencies in terms of granting full scholarship awards to them.*



**OCCUPATIONAL ROLE STRESS AMONG WOMEN EXECUTIVES IN UNITED ARAB EMIRATES****DR. SANGEETHA VINOD****ASST. PROFESSOR****DEPARTMENT OF MANAGEMENT****MANIPAL UNIVERSITY, DUBAI CAMPUS,  
DUBAI INTERNATIONAL ACADEMIC CITY, DUBAI  
UNITED ARAB EMIRATES****DR. IPSHITA BANSAL****PROFESSOR****WOMEN'S INSTITUTE OF STUDIES IN DEVELOPMENT ORIENTED MANAGEMENT  
BANASTHALI UNIVERSITY  
RAJASTHAN – 304 022****ABSTRACT**

*UAE is a developing country with a booming economy and hence heading towards a high-stress society. The research paper titled "Occupational Role Stress among Women Executives in UAE" adopts a descriptive research design with its hypothesis concentrating on understanding the presence of role stress (dependent variable) among Asian and Non-Asian women professionals working in various organizations in the Emirates of Dubai, Sharjah and Ajman and the influence of the ten role stress dimensions (independent variables). 207 women aged 20-50 years both married and unmarried were selected for the current study. Dr. Udai Pareek's Occupational Role Stress Scale was utilized to collect primary data and it was analyzed using SPSS version 11. There was a highly significant correlation between overall role stress scores versus the few specific dimensions of role stress and occupational diseases among both Asian and Non-Asian women. Self-role distance was the dimension that created significant levels of role stress among both segments of women professionals.*

**SOCIAL RISK MANAGEMENT AS A POVERTY REDUCTION STRATEGY IN NIGERIA****ONAFALUJO AKINWUNMI KUNLE****LECTURER II****LAGOS STATE UNIVERSITY****OJO, NIGERIA****PATRICK OMORUYI EKE****ASST. LECTURER****LAGOS STATE UNIVERSITY****OJO, NIGERIA****AKINLABI BABATUNDE HAMED****PROGRAMME OFFICER****BANKING AND FINANCE DEPARTMENT****LAGOS STATE UNIVERSITY****OJO, NIGERIA****ABASS OLUFEMI ADEBOWALE****LAGOS STATE UNIVERSITY****OJO, NIGERIA****ABSTRACT**

*Social risks are at the roots of insecurity, poverty and underdevelopment if unmanaged. Electricity output and other social policy risks combine to increase vulnerability to poverty. This paper studies the relationship between the existences of social risk management and increase in unsystematic poverty, which seems to explain the prevalence of systematic poverty in Nigeria using structural model equations. It is found that the vulnerability of the poor increases with lack of social risks management. We recommend that social risk management policy targets should be to adopt the 'Nordic model' for energy development, wages and pension payments should be inflation indexed.*

**A STUDY ON FACTORS INFLUENCING THE JOB SATISFACTION OF LECTURERS EMPLOYED IN SELF FINANCING ARTS COLLEGES, SOUTH INDIA****DR. S.KAYALVIZHI****PROFESSOR & DIRECTOR****DEPARTMENT OF MANAGEMENT STUDIES  
SARASWATHI VELU COLLEGE OF ENGINEERING  
SHOLINGHUR, VELLORE DIST., TAMIL NADU****K.CHOKKANATHAN****HEAD****DEPARTMENT OF M.C.A  
SARASWATHI VELU COLLEGE OF ENGINEERING  
SHOLINGHUR, VELLORE DIST., TAMIL NADU****ABSTRACT**

*Job satisfaction may be defined as general attitude towards one's job. Locke (1976) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. This becomes crucial when the employee is serving in an educational institution where they deal with young minds, which are considered to be dynamic, enthusiastic, innovative and with a tendency to expect the same from their lecturers. The anxiety to fulfill the expectations of the modern day students creates lot of stress on the teaching faculty, which they try to balance with the satisfaction that is intrinsic and extrinsic with their jobs. There was no off the shelf research available on the job satisfaction level of the lecturers, as it is in the case of the Industrial workers. Hence the need for the research was felt and undertaken with an objective to determine the level of job satisfaction and to identify the major intrinsic and extrinsic sources that influence the job satisfaction of the lecturers employed in self financing Arts colleges. The study is Descriptive in nature and the data was collected through a self designed questionnaire administered to the lecturers with less than 5 years of experience who were employed in self financing Arts colleges situated in Salem, Tamil Nadu. Data was collected from to September 2010 to November 2010. The nature of the study gave the researcher no choice other than the Convenience sampling method. 876 lecturers accepted to complete the questionnaire of which only 570 was usable. Five point Likert scaling was used to determine the job satisfaction level of the respondents. Chi-square was used for comparing the observed and expected frequencies and Cronbach alpha to check the internal reliability co-efficient of the 14 item scales determining the level of job satisfaction. The study results clearly indicate that the lecturers employed in arts colleges situated in Salem are highly dissatisfied with their jobs. The factors which are intrinsic to the job and motivated them were recognition, work itself, possibility of growth and the extrinsic factor that acted as a major dissatisfying factor was poor compensation and benefits offered by the institution. The study suggests ways to improve the level of job satisfaction of the lecturers employed in self financing colleges of Tamil Nadu.*

**AN ANALYSIS OF INVESTOR'S PERCEPTION REGARDING MUTUAL FUND****SONU V GUPTA****DIRECTOR****S. K. PATEL INSTITUTE OF MANAGEMENT AND COMPUTER STUDIES- MBA  
GANDHINAGAR – 382 023****PRAKASH CHAWLA****HEAD OF DEPARTMENT-MBA****S. K. PATEL INSTITUTE OF MANAGEMENT AND COMPUTER STUDIES- MBA  
GANDHINAGAR – 382 023****SANDHYA HARKAWAT****LECTURER****S. K. PATEL INSTITUTE OF MANAGEMENT AND COMPUTER STUDIES- MBA  
GANDHINAGAR – 382 023****ABSTRACT**

*Investment in mutual funds is effected by the perception of the investors. As a common investor who invests their savings into the different assets class are not very much aware about the mutual funds. Financial markets are constantly becoming more efficient by providing more promising solutions to the investors. Being a part of financial markets although mutual funds industry is responding very fast by understanding the dynamics of investor's perception towards rewards, still they are continuously following this race in their endeavor to differentiate their products responding to sudden changes in the economy. A need is there to study investor's perception regarding the mutual funds. The study is carried out through questionnaire survey in Naranpura are of Ahmedabad, Gujarat. Hypothesis is tested using z-test and Chi-square. The analysis finding suggest that majority of investor are aware about mutual funds and are willing to invest in mutual fund. Most preferred scheme is balanced fund. Findings also suggest that investment in fixed deposit is more likely to be done than mutual funds. Hypothesis is also proving that occupation of the investor is not affected in investment decision for mutual funds. Investment in mutual fund is not effect in near future.*

**IMPACT OF BRAND IMAGE ON CUSTOMER COMMITMENT & LOYALTY IN INDIA**

**DR. MALHAR KOLHATKAR**

**ASST. PROFESSOR**

**DR. AMBEDKAR INSTITUTE OF MANAGEMENT STUDIES & RESEARCH**

**DEEKSHABHOOMI, NAGPUR – 10**

**DR. NIRZAR KULKARNI**

**ASST. PROFESSOR**

**DR. AMBEDKAR INSTITUTE OF MANAGEMENT STUDIES & RESEARCH**

**DEEKSHABHOOMI, NAGPUR – 10**

**ABSTRACT**

*In specific terms, the need for this study arose as a result of the identified issues on the impact of brand image on customer perceived quality and satisfaction. Although theoretically it can be argued that perceived quality and customer satisfaction will lead to customer loyalty as brand image is considered to represent the aspect of market offering that enables organizations create associations in the minds of the customers and add extra value in form of emotional benefits, which extend beyond product attributes and functional benefits.*

**PROBLEMS OF FRUIT PROCESSING INDUSTRY IN ANDHRA PRADESH - A CASE STUDY OF SELECT UNITS IN CHITTOOR DISTRICT**

**K. SREENIVASA MURTHY**  
**SENIOR LECTURER IN COMMERCE**  
**SESHACHALA DEGREE COLLEGE**  
**PUTTUR - 517 583**

**HIMACHALAM DASARAJU**  
**PROFESSOR OF COMMERCE**  
**SRI VENKATESWARA UNIVERSITY**  
**TIRUPATI - 517 502**

**ABSTRACT**

*This article made an attempt to review the status of fruit processing industry and the problems encountered by the industry in Chittoor District of Andhra Pradesh. Based on the observations of the problems, appropriate suggestions are also offered to tone up the performance of the fruit processing industry in Andhra Pradesh in general and Chittoor District in particular. The Chittoor Fruit Processing Cluster (CFPC) is the largest cluster of its kind in India. Lack of mutual trust, intense inter-firm competition and a roller-coaster performance marked the growth of the cluster before the interventions in 1998. The other problems afflicting it were unscientific raw material handling practices, primitive processing technologies, unremunerative product-mix, poor product quality and high environmental pollution. The interventions by APITCO, as the Cluster Development Agent (CDA), with the active participation of the firms and their commitment to "swim or sink together" attitude; along with proactive support from National Horticulture Board (NHB), Agricultural and Processed Food Products Export Development Authority (APEDA), Ministry of Food Processing Industry (MFPI), Government of India and Government of Andhra Pradesh (GoAP). Increased exports, domestic sales and employment; led to introduction of HACCP protocols; and setting up of aseptic packaging facilities and effluent treatment plants. An Agri-Export Zone (AEZ) covering the entire district.*

**SHAREHOLDERS MARKET WEALTH EFFECT AROUND STOCK SPLIT ANNOUNCEMENTS –AN EMPIRICAL SECTORAL EVIDENCE FROM INDIAN STOCK MARKET****SURESHA B****ASST. PROFESSOR & CO-ORDINATOR, MASTER OF FINANCIAL MANAGEMENT PROGRAMME  
CHRIST UNIVERSITY  
BANGALORE - 29****DR. GAJENDRA NAIDU****PROFESSOR & HEAD  
AUDENS BUSINESS SCHOOL  
BANGALORE-29****ABSTRACT**

*Although stock splits seem to be a purely cosmetic event, there exists ample empirical evidence from India, that stock splits are associated with abnormal returns on both the announcement and the execution day, brings change in the shareholders holding value. This paper investigates the market reaction to stock splits using a set of Indian firms. There are several theories that have been advanced to explain why companies split their stock. In previous studies, it is evident that stock returns are significantly affected negatively or positively around split announcement dates. Informed investors market wealth is affected to a greater extent around this event. The purpose of this study is to test whether the investor can make an above normal return by relying on public information impounded in a stock split announcement. Using risk adjusted event study methodology, this study tests "how" and "when" public announcements of forward stock splits affect stock price. Stock split sample observations for the announcement and the corresponding S&P CNX IT SECTOR INDEX were analyzed using standard risk adjusted event study methodology. The event study methodology was employed in the determination of the effects of the split. Abnormal returns were calculated by use of the market model and t-tests are conducted to test the significance. We find that significant positive returns after the announcement date do not persist after the actual date of the stock split. The study found out that the Indian market reacts positively to stock splits, as shown by a general increase in volumes of shares traded around the stock split. There is also an increase in trading activity after the stock split as compared to that before the stock split. This is consistent with the signaling hypothesis, which states that managers of companies split their stock to act as a means of passing information to stock holders and potential investors. The study equally found out that on the split date and on days around the stock split, there was a positive average abnormal return that was very significant at 0.05% significance level. Results of the cumulative abnormal return indicated that there is a positive cumulative abnormal return across the different event windows.*



**IDENTIFYING THE DIMENSIONS OF ORGANIZATIONAL CULTURE & THEIR PERCEIVED RELATIVE IMPORTANCE IN THE MIND OF THE MEMBERS OF THE ORGANIZATIONS – A CASE OF FOUR INDIAN ORGANIZATIONS****DR. SITANATH MAJUMDAR****PROFESSOR, DEPARTMENT OF BUSINESS MANAGEMENT  
DEAN, FACULTY OF COMMERCE, MANAGEMENT & SOCIAL WELFARE  
UNIVERSITY OF CALCUTTA  
KOLKATA – 700 027****KAUSHIK KUNDU****ASST. PROFESSOR  
DEPARTMENT OF MANAGEMENT & SOCIAL SCIENCE  
HALDIA INSTITUTE OF TECHNOLOGY  
HATIBERIA – 721 657****ABSTRACT**

*The study of organizational culture always evokes some special interest against the multicultural background of Indian society. However, in order to explore the cultural characteristics of any organization some dimensions are required to be identified. These dimensions of organizational culture must originate from the basic anthropological concept of the culture in the society. While searching for the dimensions it has been identified that the mainstream study of organizational culture has taken two distinct paths, unique in their own way. One path has been enriched by the academicians and researchers and more oriented towards the conceptual frameworks and their interpretations. The other path has been contributed by the professional practitioners who are more interested in the practical application of the concept. The dimensions that have been identified is required to be verified whether these are linked with the cultural orientations of the society. An empirical effort has been made to identify the links. It is also important to identify how the members of the organization perceive the cultural factors or dimensions according to their relevance. The study has also tried to identify the perception. The study has been undertaken on four Indian organizations extended in two different locations. However, the study may be generalized considering the diverse nature of the sample.*

**STRESS - A CHALLENGE FOR MARKETING EXECUTIVES**

**DR. E. RAJA JUSTUS**  
**PROFESSOR IN MANAGEMENT**  
**MANONMANIAM SUNDARANAR UNIVERSITY**  
**TIRUNELVELI**

**DR. C. SATHYA KUMAR**  
**ASST. PROFESSOR**  
**RESEARCH CENTRE IN COMMERCE**  
**SCOTT CHRISTIAN COLLEGE (AUTONOMOUS)**  
**NAGERCOIL - 629 003**

**ABSTRACT**

*This study is attempted to analyze the effect of stress on marketing executives of Public Limited Companies (PLC's) working in Tamil Nadu and the problems faced by them. The attempts are also made to understand the various ways in which they try to eliminate stress from their life. The study is mainly at exploratory level and it throws light on issues such as motivation, commitment and decision making power and health of those working under various PLC's. It is very essential to manage their stress because it affects not only the individual and the organization, but also the society at large. This paper discusses the various reasons for stress and attempts to suggest various approaches to manage it for the betterment of the individual and the organization.*

**A STUDY ON FACTORS CRITICAL IN SELECTION OF HUMAN RESOURCE FOR NEW PRODUCT DEVELOPMENT IN ACHIEVING QUALITY, COST AND DELIVERY - WITH REFERENCE TO SELECTED AUTOMOBILE INDUSTRIES**

**DR. MU. SUBRAHMANIAN**  
**RESEARCH SUPERVISOR**  
**SRM UNIVERSITY**  
**CHENNAI**

**V. KUMAR**  
**RESEARCH SCHOLAR**  
**SCHOOL OF MANAGEMENT**  
**SRM UNIVERSITY**  
**CHENNAI**

**ABSTRACT**

*The customer expectations from an auto industry has created competitive pressure and enriched the industry with attitude, knowledge, flexibility and speed for new challenges and changes. Processes are being streamlined and automated, and work teams are reorganized and redeployed for higher productivity on quality, delivery time and cost. Together with these changes, companies are looking for ways to plan better and control their operations by shifting away from rigid and preplanned activities to quick response to changes. New Product development management has been a major component of competitive strategy to enhance organizational productivity and profitability. There exist human resource impact on the competitive advantage of new product development management - for speed, for creating an enhanced environment to an interactive role and for breaking the barriers on increasing reliability and dependability of new product & development. The lateral and proactive thinking approach in human resource has to be identified, provoked and nurtured towards new product development activities. The Talent is on Demand. There is good amount of Human Resource role in developing a high performance culture. It is to be made sure of ensuring right talent at the right time and making it part of driving culture for new product development. The interest has to be, towards shaping the culture in a natural evolution.*

# INDECISIVENESS IN DECISION MAKING: A PERSPECTIVE STUDY OF MANAGING INDECISIVENESS – A CLASSICAL INDIAN CASE STUDY

**DR. S. P. RATH**

PROFESSOR, MANAGEMENT STUDIES  
INSTITUTE OF HOTEL MANAGEMENT  
TAJ HOTELS, RESORTS & PALACES (IHCL) – A TATA ENTERPRISE  
(UNIVERSITY OF HUDDERSFIELD, U. K.)  
AURANGABAD – 431 001

**DR. SHIVSHANKAR K. MISHRA**

ASSOCIATE DIRECTOR & PROFESSOR EMERITUS  
FORMER PRO-V.C. (MHAHV)  
INSTITUTE OF HOTEL MANAGEMENT  
TAJ HOTELS, RESORTS & PALACES (IHCL) – A TATA ENTERPRISE  
(UNIVERSITY OF HUDDERSFIELD, U. K.)  
AURANGABAD – 431 001

**PROF. BISWAJIT DAS**

PROFESSOR – MARKETING  
KIIT SCHOOL OF MANAGEMENT  
KIIT UNIVERSITY  
BHUBANESWAR - 751 024

**PROF. SATISH JAYARAM**

PRINCIPAL  
MANAGEMENT STUDIES  
INSTITUTE OF HOTEL MANAGEMENT  
TAJ HOTELS, RESORTS & PALACES (IHCL) – A TATA ENTERPRISE  
(UNIVERSITY OF HUDDERSFIELD, U. K.)  
AURANGABAD – 431 001

## ABSTRACT

Modern thinkers of decision making in global business have realized the arch-problems of indecisiveness for attaining competitive edge. They realized that the turbulent markets of today require agile decisions for the fragile times. Similarly if we analyze the emerging economies of India, Thailand, China, South Korea, Japan and Singapore we can well assess and read the decisions by the business leaders. However, certain management gurus argue that 'indecision theory' needs more attention than decision making, as anti-thesis is to thesis. Speed and Innovation enforced with a decision has become the essence of triad markets and market share of the indecisive market leaders have been attacked. Therefore, the study of indecisiveness has become a perspective for research concern. This research paper shall infuse a new learning model to understand the core of indecisiveness. It shall interpret and inculcate innovative methods in relation to the thought and philosophy of the classical romantic fiction and movies of India. Basically this research shall refer to a movie Devdas, in which Devdas-the protagonist embodies indecisiveness and is symbolic of the characteristic traits of executives in business. This shall introspect the indecisions of executives in the organizations and trace a new perspective to the theory of 'indecisiveness with innovative models'. This new thought shall blend the theory of indecisiveness and decision making; integrating allied issues, multi-disciplinary prospective and universal applications for combating recurrent business indecisions and problems.

**A DEMOGRAPHIC STUDY OF PROBLEMS FACED BY INDIAN SHIPPING AGENTS  
(WITH SPECIAL REFERENCE TO LUDHIANA – PUNJAB)**

**SANJEET KAUR**

**ASST. PROFESSOR**

**DEPARTMENT OF MANAGEMENT, LUDHIANA COLLEGE OF ENGINEERING**

**LUDHIANA – 141 008**

**BHAGAT SINGH**

**MANAGER- YARN SALES AND MARKETING**

**ST. COTTEX EXPORTS PVT. LTD.**

**LUDHIANA – 141 008**

**ABSTRACT**

*With advent of globalization, the world is blooming with magnificent opportunities of growth in business. It has led boom in all sectors of economy thus bringing impact on international business also. Logistics play important role in international business. Major focus of exporters is that materials should be shipped on time and this task is performed by shipping agents like CHA, freight forwarders etc. Ludhiana is developing city where export turnover is very high. The city has more than 100 export industries which include SEZ and EOU's but due to lack of infrastructure, intermediaries, CHA's and freight forwarders confront many difficulties and thus they lag behind. This paper attempts to explore the root cause of such problems faced by various shipping agents and suggestions to improve it.*

**HUMAN RESOURCE MANAGEMENT AND KNOWLEDGE MANAGEMENT: A SYNTHESIS OF RESEARCH AND  
MANAGERIAL IMPLICATIONS**

**AJAY SOLKHE**  
**ASST. PROFESSOR**  
**UNIVERSITY SCHOOL OF MANAGEMENT**  
**KURUKSHETRA UNIVERSITY**  
**KURUKSHETRA**

**ABSTRACT**

*Knowledge is progressively being recognized as a key factor and source for competitive advantage in the modern knowledge based global economy furthered by the buoyant service sector , the growth in the number of 'knowledge workers', the increasingly rapid flow of global information, and the wider acceptability of the importance of intellectual capital and intellectual property rights. In lieu of the present shifts ,this paper attempts to circumference the literature available justifying the relationship of HRM and KM ,also it will throw light on conceptual ,theoretical foundations and further ends with its managerial implications for organizations in knowledge economy. The paper holds importance as the studies establishing explicit relationship between people management and knowledge processes are seldom examined despite the fact that knowledge management is typically defined to be the holistic combination of people, processes and technology. The paper reiterates the need to develop a more critical and integrated view of KM and HRM issues for organisational performance improvements.*

**APPLICATION OF Z SCORE ANALYSIS IN EVALUATING THE FINANCIAL HEALTH OF PHARMACEUTICAL COMPANIES- A CASE STUDY**

**DR. D. MAHESWARA REDDY**  
**ASST. PROFESSOR OF FINANCE**  
**I. T. M. BUSINESS SCHOOL**  
**WARANGAL**

**DR. C. R. REDDY**  
**PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**SRI KRISHNADEVARAYA UNIVERSITY**  
**ANANTAPUR**

**ABSTRACT**

*Most of the external users like bankers, financial institutions, investors, government, NGOs etc have been focusing on the success and survival of the business while they were dealing with the same. A continuous effort of analyzing the financial data is inevitable to survive the business. The absolute figures in the financial statements are not serving this purpose. Despite, the ratio analysis considered as a powerful tool for analysis, but combining different ratios into single measure of the probability of sickness will be more powerful than a single ratio. Edward I Altman, Professor of Finance at New York University was the first person who developed a new model popularly known as "Z-score Model" to predict the financial health of the business concerns. He considered five ratios and assigned a weight for each ratio and produced a single number which indicates the financial health of the business concerns. In this research paper an attempt is made to predict the financial health of two selected sample pharmacy companies (Aurobindo Datong Bio-Pharmacy Ltd and RANBAXY Laboratories Ltd) for five years 2005-06 to 2009-10 using modified Altman's model. The research findings of the study are that the overall financial health of both (Aurobindo Pharmacy Ltd and Ranbaxy Laboratories Ltd) companies was good.*



**ENTREPRENEURSHIP & EMERGING FORM: A STUDY ON FINGERLING PRODUCTION OF SELECTED VILLAGES OF BARPETA DISTRICT OF ASSAM****BIDYUT JYOTI BHATTACHARJEE****ASST. PROFESSOR****B. H. COLLEGE****HOWLY – 781 316****ABSTRACT**

*This paper examines the structure of new rural venture owned by fish seed entrepreneur of Barpeta district of Assam by taking a sample of 160 respondents from five selected villages. This analysis reveals that fish seed cultivation in that area is bright and through this venture the economic position of rural people can be uplifted. Further the government is required to play a pivotal role by providing different assistance like financial support, awareness program, supplying raw materials at least price, establishing sufficient number of organized market etc.,.*

**COMPOSTING: A TOOL TO SAVE EARTH AND GO GREEN****YOGESH MEHTA****ASSOCIATE PROFESSOR****VENKTESHWAR INSTITUTE OF TECHNOLOGY****INDORE****SRISHTI JOSHI****ASST. PROFESSOR****SAPIENT INSTITUTE OF MANAGEMENT STUDIES****INDORE****ASHWINI MEHTA****ASST. PROFESSOR****MATA GUJRI COLLEGE OF PROFESSIONAL STUDIES****INDORE****ABSTRACT**

*Today, the major concerns for modern societies revolve around environmental issues like waste management, deforestation, land filling, land degradation, increased ecological risks in the form of growing atmospheric pollution, degraded soil health and the like. This in turn hampers agricultural productivity and it becomes difficult to feed the ever growing number of starved mouths. And the solution to most of the aforesaid issues can be found in an ancient process of decomposition of organic waste what we call composting. Composting happens to be an ancient technology performed at numerous scales from home to industries. As the capacities of landfills reach their thresholds and repel the organic wastes, composting has gained acceptance as an important method for treatment of organic waste. This paper is an attempt to reinforce the importance and need of composting and how it can be used as a tool to make this earth greener, cleaner and better for survival of all the living beings.*

**RELEVANCE OF BRAND PERSONALITY TO TOURISM DESTINATIONS****RESHMA FARHAT****RESEARCH SCHOLAR****DEPARTMENT OF BUSINESS ADMINISTRATION****ALIGARH MUSLIM UNIVERSITY****ALIGARH – 202 002****DR. BILAL MUSTAFA KHAN****ASST. PROFESSOR****DEPARTMENT OF BUSINESS ADMINISTRATION****ALIGARH MUSLIM UNIVERSITY****ALIGARH – 202 002****ABSTRACT**

*Destination personality has become a viable metaphor for building destination brands and in providing a unique identity for tourism places. It is about combining all things associated with the 'place' (i.e., its products and services from various industries - agriculture; tourism; sports; arts; investment; technology; education, etc.) that collaborate under one brand. This paper aims to understand and explain the areas of caution when competing in an international market in tourism and the role played by brand personality in selection of a destination place. The concepts of tourism destination were being analyzed by reviewing of literature on destination, place, product/brand and destination branding. There is a strong fit with the conceptual model suggesting that destinations can use this as a basis for continuity in strategy of tourism branding. Based on the literature review, a concept for destination branding strategy was recommended. Since this study is based on the existing literature, it was found that brand personality has great relevance to destination personality and it has positive impact on perceived destination image and the behavioral intentions of the tourists. This paper reveals the concept of relevance of brand personality to tourism destination and depicts steps essential for creating a successful branding strategy which can be applied in a real world context to maximize returns for the destination. At the conceptual level, although the importance of destination personality has been acknowledged, to the best of our knowledge, very less empirical research has yet identified its dimensions. This conceptual analysis would further help the managers and researchers in the world of marketing to probe into the concept of association between the brand personality and destination branding on a major level in order to build a better tourism destination.*

**ANALYSIS OF FACTORS INFLUENCING EMPLOYEES' PRODUCTIVITY, IN RELATION TO WORKPLACE ENVIRONMENT****VIKAS CHADDHA****ASST. PROFESSOR****RAJ KUMAR GOEL ENGINEERING COLLEGE****GHAZIABAD****RAVI PANDEY****ASSOCIATE PROFESSOR****FMG ACADEMY****GREATER NOIDA****ABSTRACT**

Many enterprises limit their productivity enhancement of employees to the acquisition of skills. However, about 80% of productivity problems reside in the work environment of organizations. The work environment has effect on the performance of employees. The type of work environment in which employees operate determines the way in which such enterprises prosper. The objective of the study is to analyze the impact of work environment on future worker's productivity. Investigation revealed that factors in both the external and internal work environment as well as employment policies as they currently obtain are unfavorable to the enhancement of labour productivity. It is therefore imperative for organisations to explore ways of improving and updating infrastructural facilities in order to make work environment more conducive for enhancement of labour productivity. Similarly, job and organizationally related factors and employment policies must be looked into by the respective employers for possible reviews so as to make them more favourable and thereby challenge workers to be more productive. Primary data were used for this study that was generated through structured questionnaires with close ended questions. T-test was used to test the research hypotheses. The respondents were randomly chosen from four selected Automobile Industry. The results of T-test indicate that employee productivity problems are within the work environment. Conducive work environment stimulates creativity of workers. Improvement in work environment and bad working conditions contribute to low productivity of employees.

**EXPLORING THE IMPORTANCE OF EMOTIONAL INTELLIGENCE IN RETAILING****ABHIRUCHI SINGH****SR. LECTURER****GALGOTIAS' INSTITUTE OF MANAGEMENT & TECHNOLOGY****GREATER NOIDA – 201 306****ABSTRACT**

*This is dynamic, ultra-competitive, fast-paced and customer sensitive business environment now it's not enough for salespeople to meet deadlines, be adept at tactical skills but knowing and interacting with each consumer is a must, as is the ability to sense, analyze and respond immediately to the needs of the customers. To really succeed, they must develop and apply their soft and relational skills or what is known as emotional intelligence to help them connect with customers, recognize their needs and wants, and build strong, lasting relationships. The concept of emotional intelligence was coined in the late 1990s, and later linked to individual performance and workplace success. Researches show that a person's emotional intelligence has an 80 to 85 per cent influence on his success in the workplace, while his or her IQ has at best a 25 per cent influence. The current paper is a theoretical investigation of emotional intelligence with its importance, applications and relationship with performance in retailing, how it can be used as a soft tool in developing sales force and helping organization to gain competitive advantage via excellent people skills or emotional intelligence skills of salespeople and proposing "ENCORE" approach which can be instrumental in enhancing emotional intelligence skills of salespeople in retailing.*

**WOMEN ENTREPRENEUR- A NEW BEGINNING****NISHA RATHORE****JUNIOR RESEARCH FELLOW – U.G.C.****H. NO 20 A/26, NEAR JEEVAN JYOTI HOSPITAL  
RAMGANJ, AJMER – 305 001****ABSTRACT**

*Women entrepreneurship development is an essential part of Human resource development. The development of women entrepreneurship in India is increase with the time but still it is very low in rural areas. This is because of the lack of awareness. The women in the rural areas are not aware about the various schemes and programme which are launched by the Government. Entrepreneurship among women has been a recent concern. Women have become aware their existence, their rights and their work situation. The progress is more visible among upper class families in urban cities. This paper focuses on women entrepreneur. Any understanding of Indian women of their identity and especially of their role taking and breaking new paths will be incomplete without a walk down the corridors of Indian history where women have lived and internationalized various role. The Main focus of this paper is to develop entrepreneurship among women. This paper talks about the different ways to develop women entrepreneurship and about the status of women entrepreneurs and problem faced by them when they come out and faced challenges in the competitive world of business environment.*

**A REVIEW ON PERSONALITY MAGNETISM LEADERSHIP BEHAVIOR****R. GOPINATH****RESEARCH SCHOLAR AND TOA (G)****CMTS, BSNL, TAMIL NADU CIRCLE****TIRUCHIRAPPALLI - 1****ABSTRACT**

*This article systematically reviews extant research on personality magnetism leadership behavior. Based on this overview; it may be possible to advance a more inclusive perspective on the origins of such behavior, incorporating both leader- and context-based antecedent constructs. Such an integrative approach may allow for a better evaluation of the joint role of various influencing factors and promote a better understanding of the complex mechanisms underlying the development of charismatic leadership. In this discussion, it focuses on leaders' demographics, cognitive ability, personality, attitudes and values, affect, and emotional intelligence. Building on these considerations, the authors outline potentially fruitful directions for future research.*



**VODAFONE TAX DISPUTE: A SAGA****SHASHWAT AGARWAL****STUDENT****INSTITUTE OF LAW****NIRMA UNIVERSITY****AHMEDABAD – 380 015****ABSTRACT**

*Nowadays, tax disputes are one of the most celebrated disputes, which hit the headlines of the print and television media. In a recent development, the telecom giant Vodafone International Inc. has been alleged to be involved in a tax evasion. The Authorities have asked the Vodafone International to pay a very heavy amount because of capital gain from the acquisition of Hutch Essar. The Author has also deeply discussed 1) the entire facts, right from the pre-acquisition times to the time after acquisition; 2) the contentions raised by both the parties; 3) the judgment of the Hon'ble High Court and 4) the latest development in the tax evasion incident.*

## **REQUEST FOR FEEDBACK**

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