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**WORKERS PARTICIPATION IN MANAGEMENT**

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**ABSTRACT**

*Worker's participation is a system where workers and management share important information with each other and participate in decision taking. It is viewed as industrial democracy based on the principles of equity, equality, and voluntarism. It is right to the worker representatives to criticize and offer constructive suggestions for better management. In the words of mantras, the concept of workers participation is, "a principle of democratic administration of industry, sharing the decision making power by the ranks of an industrial organization, through their proper representatives, at all appropriate levels of management, in the entire range of managerial action." The worker participation brings a sense of belongingness among them. They become a part and parcel of the organization and try to contribute maximum to it. Schemes of workers participation in management among other measures of industrial are expected to democratize the industrial milieu, and ensure egalitarianism in the process. This paper explores about workers participation in management aspects include: perception regarding organization conducting training programmes, perception of functioning of the management in participatory machineries and employees for their participation in managerial decision making.*



# KNOWLEDGE MANAGEMENT STRATEGIES FOR ACHIEVING QUALITY STANDARDS IN EDUCATIONAL INSTITUTIONS

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## ABSTRACT

*With the size and complexity of Indian population, it is a challenge for Educational Institutions to maintain Quality and competitiveness. The everchanging Global Educational Scenario in the 21<sup>st</sup> century is characterized by Innovative learning methodologies and state of the art infrastructure development, to facilitate various modes of learning. In the present context Knowledge Management strategies play a vital role in facilitating Quality achievement in Educational Institutions. The article investigates the impact of Knowledge management strategies in achieving Quality in Educational Institutions. Exploratory Factor Analysis is used to verify the Constructs and their reliability in achieving Quality standards in Higher Educational Institutions. The findings of the study have further contributed to the Literature in the area of knowledge management strategies and its application in the area of Educational Institutions.*

**COST MANAGEMENT IN SERVICE INDUSTRY**

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**ABSTRACT**

*Cost management information is crucial for decision making in any organizational planning, operations and control activities. However, the type of cost information and the format in which it requires varies as per the prevailing situation. Different situations call for use of different types of costs. Cost can vary in different circumstances. Proportion of different cost components, even in similar circumstances, also varies with the scale of operation. This article introduces basic concepts and issues in cost management in managing organizations at different levels. The cost management information, in addition to costing products and services, is useful in planning and controlling the operations and behavior of people. The advanced level involves employing cost information for better operational choices, performance measurement and making long-term strategic decisions in increasing order of sophistication. The article also highlights the issues in costing of services arising out of intangible, inseparable, heterogeneous, and perishable aspects of services.*

# KNOWLEDGE MANAGEMENT THROUGH TRANSFORMATIONAL LEADERSHIP IN ARMED FORCES: AN IAF PERCEPTIVE

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## ABSTRACT

*The 21st century is a world of changes with the most pertinent change of being a change in the managing of different sectors with the help of enhanced updated new knowledge. Armed forces being a technologically intensive service, knowledge management becomes all the more important in today's high tech world where knowledge creation is galloping exponentially. The capturing of tacit knowledge and converting into explicit knowledge is the biggest challenge for all organizations and the armed forces is no exception. A leaders' function is to disseminate the knowledge to lower echelons of the pyramid so that employees have a better knowledge and are able to minimize their weakness. Today's requirement is to attract and retain best talent who have potential to excel as professional air warriors, ready to fight air battle in today's net centric environment. In sharp contrast to the civil organizations, the goals of a military organization are substantially different. The goal of Armed Forces is 'National security', which being non-negotiable, requires a total belief and commitment from its leaders. It requires a different type of followers and, more importantly, a leadership style that transcends onto a much higher plane through collective wisdom, knowledge management initiatives so as to arrive at innovative and effective solutions to various complex operational issues. The researcher attempts to find out the importance of transformational leader which is vital element to execute and implement the policies and procedures with the dissemination of knowledge in armed forces. Views expressed in the paper are author's view and do not reflect organizational views.*

**A STUDY ON RETURNS AND VOLATILITY OF FMCG AND IT SECTORS OF NIFTY**

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**ABSTRACT**

*This paper is a modest attempt to dwell on the returns and volatility of the Fast Movers Consumer Goods (FMCG) and Information Technology (IT) sectors of Nifty, during pre and post recession period. FMCG and IT indices are constructed using index construction methodology of Nifty companies for a period of 12 years. Analysis of data is made by taking daily log returns of the indices, with the help of Mean, Skewness, Kurtosis, Jarque Bera Statistics, Standard Deviation, Co-efficient of Variation, Autocorrelation, Augmented Dickey Fuller-Unit Root Test, Auto Regressive Conditional Heteroskedasticity and its generalized form of Generalized Auto Regressive Conditional Heteroskedasticity. It is found that a significant different in returns between the FMCG and IT sectors of Nifty, and also it found that the significance volatility clustering and volatility persistence between FMCG and IT indices of Nifty during pre and post recession period. It concluded that IT index is reported high volatility persistence during pre and post recession period whereas; the FMCG index is reported low volatility persistence. Investors have to give appropriate weight to the sectors to minimize the risk and maximize the return.*

# MEASURE OF OCTAPACE CULTURE ON JUNIOR LEADERS IN THE ARMY: A STATISTICAL PERSPECTIVE

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**PUNE**

## ABSTRACT

*The Indian Army has evolved to its current form during the last 6 decades of independent India. Factors contributing to this evolution are intent and modus operandi of our Adversaries, Technology, demographic issues, and finally the Human Resource Management. It is prudent that impact of Organisation Culture on related HR issues in the Army be periodically measured or tested. This would ensure the senior leadership gets a truthful evaluation of contemporary situation and evolve framework and policies akin to the need of the day. This paper focuses on one such tool "OCTAPACE" duly adapted to assess the Organisation Culture of the Army at the Functional level. Army nurtures three distinct attributes during the formative years; **Firstly Team Work and Leadership; Secondly, Initiative; Thirdly, Degree of Autonomy**. The eight dimensions of OCTAPACE have been grouped as these three factors and analysed. A descriptive research design was undertaken using the standard OCTAPACE questionnaire. Analysis of the responses from 55 Junior Leaders of the army, using statistical tools indicate that the over all OCTAPACE score is 112.34 on a max of 130. The results show that the unilaterally excellent OCTAPACE Culture. Openness and Trust are complementing each other. The correlations between confrontation and collaboration indicate that Team Work is constantly nurtured. Values of Authenticity are not encouraging though this a key component of Team Work. Initiative at junior leadership level has been confirmed by high mean values and high correlation of Proaction and experimentation. Certain know facts on restricted degree of autonomy, requires a relook by the Army. Next, downward trend of authenticity at Junior Level requires immediate attention. The role of junior leadership in the overall organisational effectiveness is crucial and the need to create the required environment for OCTAPACE culture.*

**DIVIDEND POLICY AND DIVIDEND THEORIES: THE WAY AHEAD**

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**ABSTRACT**

*A major issue concerning dividend policy is whether decisions by corporate management as to the amount of dividend paid actually affect the wealth of the shareholders. However, the effect of dividend policy decision on the firm's market value of share is a long standing controversy. Conventional corporate finance wisdom specifies that the dividend decision does matter and that the time and effort spent by management and the board of directors on this decision is justified. The fact that dividends paid today have more value than those received tomorrow must be considered in the payout decision (Gordon, 1962). In other words, traditional financial theorists and most practitioners feel that dividends do matter. Arbitrary changes in dividends, especially dividend cuts, must be carefully considered (Lintner, 1956). Certain theories consider the dividends decision as relevant to the value of the firm measured in terms of market price of the shares. On the other hand, some theories says dividends paid has no effect on the valuation of the firm. So in this paper an attempt has been made with respect to dividend policy and dividend distribution theories in the context of relevant and irrelevant.*

## **A STUDY ON FINANCIAL PERFORMANCE OF NEW GENERATION PRIVATE SECTORS COMMERCIAL BANKS IN INDIA**

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### **ABSTRACT**

*The banking sector offers several facilities and opportunities to their customers. All the banks safeguards the money and valuables and provide loans, credit and payment service, such as checking accounts, money orders and cashier's cheques. The banks also offer investment and insurance products. In the early 1990's the then Narsimha Rao Government embarked on a policy of liberalization and licensing a small number of private banks. On the suggestions of Narsimhan committee, the banking Regulation Act was amended in 1993 and thus the gates from the new private sectors banks were opened. This came to be known as the new generation tech-savvy banks, and included Global Trust Bank ( the first of such new generation banks to be set up), which later amalgamated with oriental bank of commerce, Axis Bank (earlier as UTI Bank), ICICI Bank, Development Credit Bank, IndusInd Bank, Kotak Mahindra Bank, Yes Bank and HDFC Bank. the private sectors played a strategic role in the growth of joint stock banks in India. The country is flooded with foreign banks and their ATM stations. Efforts are being put to give a satisfactory service to customers. Phone banking, Net banking and machine deposit is introduced.*

## OFFENCES AGAINST WOMEN UNDER INDIAN PENAL CODE

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### **ABSTRACT**

*Article 6 of the Universal Declaration of Human Rights recognises personality before law. Unfortunately, though UDHR is a part of the Indian legal system still the 'personhood' to a woman in many cases is denied as discussed in various sections of the Indian Penal Code. Feminism is an alternative political movement which deconstruct male lore and myth of the society and reconstruct the legal system with their viewpoints, life experiences. Thus necessary ameliorative amendments, repealing are to be initiated to free the Indian Penal Code from bias of the mainstream views.*



## **CUSTOMER RELATIONSHIP MANAGEMENT STRATEGY OF BHARTI AIRTEL LIMITED IN COIMBATORE CITY**

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### **ABSTRACT**

*CRM strategies of Bharti Airtel enable to achieve the customer satisfaction and maintain the strong relationship with their customer and become the largest mobile service operator in the industry with the customer of nearly 194.8 million. The main objective of the CRM is to identify the fissures and faults/deficiencies in the existing customer service and to improve the service without increasing cost of service. The overall goals are to find, attract, and win new clients, service and retain those the company already has, entice former clients to return, and reduce the costs of marketing and client service. For their customer convenient they have 9 ways to pay their bills. In each and every level Bharti Airtel try to give the best services as for the need of the customer and try to build the effective relationship with the customers. They are focus on different level of the customer; it analyses from the data mining systems because this system is very useful for the classification of customer as well as information.*

## **VITALITY OF COMPETENT HR PRACTICES FOR SUSTAINABLE GROWTH POTENTIALITY IN SERVICE INDUSTRY**

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### **ABSTRACT**

*Undoubtedly the service sector has emerged as the fastest growing sector in the Indian economy with rapid strides in the last few years, which is evident through its 60% contribution in the form of Gross Domestic Product (GDP). This tremendous growth brought along a substantial contribution to foreign investments, exports and most importantly improved the levels of employment. On the other hand, Human Resource Management has undergone a major transformation in both its form and function, especially in the last two decades. HRM today if practiced strategically is a source of gaining competitive advantage for organizations at international level. Further, contribution in the form of advancements in technology, globalization, changes in Indian Industrial policies, and stride of Internet has changed the way Human Resource is being managed and utilized in this hyper competitive ever dynamic business environment. The primary objective of this paper is to highlight the vitality of service industry and its contribution to India. The paper also tries to throw light on the need for changes in the HR practices to face global competition. Further, it builds a relationship between the competent HR practices and service organizations for sustainable growth in the industry. Finally few suggestions in the form of HR strategies have been discussed, which if adopted can help to face the ever challenging and dynamic competitive environment for a sustainable growth.*

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## BIOMETRICS AND RFID BASED E-PASSPORT: BRINGING SECURITY TO THE WORLD

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### ABSTRACT

*The advent of Radio-Frequency Identification (RFID) and biometrics in E- PASSPORT has brought in a harbinger of a wave for next-generation travel documents. The use of biometrics and RFID based e passport for identification makes the lives easier by ensuring the world as a safer place to live in. The biometric passport hinders travelers from taking an illegal entry into any country, limiting the use of counterfeit documents by more precise identification of an individual. This paper analyses the various cryptographic features as face, fingerprint, palm print and iris used as effective security measures in e-passports. Palm print is more secured as compared to finger print since it has more features such as wrinkles, principle lines, texture etc. RFID and Biometric based e-Passport assures confidentiality, authenticity and consistency as compared to other technologies but still are not fully protected. This paper provides impending issues regarding security and effectiveness that are still unaddressed such as Eavesdropping, Clandestine Scanning & Tracking, Cloning ,Cryptographic Weaknesses and Skimming etc.*

## PERCEPTUAL DIFFERENCES BETWEEN THE USERS AND NON USERS OF INTERNET BANKING

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### ABSTRACT

*The purpose of this paper is to explore the perceptual differences between the users and non users of internet banking which exerts great influence on the adoption of the same. The sample for this survey was drawn from three groups of bank customers residing in three districts of Kerala state. The analysis of the data clearly proves that there is a considerable difference in the perception of users and non users of internet banking. Strong positive perception leads to the adoption of internet banking. Non users prefer branch banking than internet banking. This study suggests that by customer education, bank managers can remove some disbelieves that non users have with regard to internet banking. These measures could help in rapid migration of customers to Internet banking, resulting in considerable savings in operating costs for banks.*

**STRESS OF RETAIL SECTOR EMPLOYEES: A STUDY**

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**ABSTRACT**

*The level of stress is the maximum among the retail sector employees. So this topic is chosen and the study is conducted on stress among the retail sector employees. The main theme of this study is to understand the stress caused among the employees of the retail sector. The main purpose is to study the various prospects and challenges of the retail industry, understanding it and providing solutions to overcome the problems. It is a great learning experience. During the past decade, the retail sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the retail sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies as far as the retail sector is concerned, while the same sector has been drastically influenced by the new policies. In this juncture, the present study is to address specific problems of employees related to occupational stress. This throws light in to the pathogenesis of various problems related to occupational stress among employees. The study has basically concentrated on secondary data. It has tried to find out the causes and effect of stress in retail stores for different work culture in different retail houses and how it has affected the employees. Even the study has examined the stress reliever in different houses and tried to suggest a feasible and optimum solution to waive the stress level of employees.*

## IMPROVING ASSESSMENT IN HIGHER EDUCATION THROUGH STUDENT INVOLVEMENT

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### ABSTRACT

Assessment in higher education is commonly held to contribute to feedback to students on their learning and the certification of their achievement. This paper argues that this short term focus must be balanced against a longer term emphasis for learning-oriented assessment to foster future learning after graduation. The paper proposes that students need to become assessors within the context of participation in practice, that is, the kinds of highly contextualized learning faced in life and work. To develop the skills and competencies required in professional organisations, students have to reflect on their own behaviour. Many current assessment practices in higher education do not answer this need. The recent interest in new assessment forms, such as self-, peer-, and co-assessment, can be seen as a means to tackle this problem. The present paper argues for student involvement in assessment in higher education and proposes that self-, peer- and co-assessment can be effective tools in developing competencies needed as a professional as implementation of these forms of assessments accelerates the developments of a curriculum based on competencies (knowledge as a tool) rather than knowledge (as a goal) and leads towards the integration of instruction and assessment in higher education. As such, this development of a learning environment contributes to the education of responsible and reflective professionals.

## RELIABILITY ANALYSIS OF INVESTMENT BEHAVIOR OF INDIVIDUAL INVESTORS AMONG DIFFERENT RELIGIOUS GROUPS IN NCR

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### ABSTRACT

*Investment is employment of funds with the endeavor of earning income or capital appreciation. The motivation of an investor to invest is complex and depends upon a number of factors such as age, income, gender, occupation, lifestyle, marital status and religion. An attempt has been made under present study to calculate internal consistency research instrument which contains factors influencing individual's investment behavior. A structured questionnaire is filled by 40 individual investors of NCR. Questionnaire contains 45 variables including 7 demographic variables and 38 other variables. Cronbach alpha came up with a faster and comparable method to calculate a questionnaire's reliability. The focus of this research paper is application of Cronbach' Alpha as statistical tools for multi-variant items related to factors influencing individual's investment behavior and measure the reliability of the variables. This study is empirical in nature and the questions are formed on likert scale responses except demographic questions. Results are based upon data gathered through field work. The instrument found to be reliable with Cronbach alpha value more than 7.*

## **A STUDY ON DISSATISFIED CONSUMERS OF SMARTPHONE OVER ONLINE PURCHASE IN MADURAI DISTRICT**

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### **ABSTRACT**

*Recent research has shown an interest in investigating the factors which influence the customer's online shopping decision and the consumers' dissatisfaction over it. The objective of this study is to provide an overview of dissatisfied consumers of smart phones over online purchase. The study was conducted in Madurai district, in Tamilnadu. This article helps to know the reason for the dissatisfaction of the consumer. Similarly this paper has brought out some facts about the reasons why consumers are enduring dissatisfaction, many a time consumers are not reporting their dissatisfaction and not lodging complaints, instead of that they start to move on. The products, poor services, warranty and time factor are the reasons due to which consumers are enduring dissatisfaction. From this study I have gained lot of practical exposure about consumer buying behaviour towards mobile phones.*



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# **BANIYA OR LOCALBANYA: A STUDY ON INDIAN 'GROCERY AND STAPLES' BUYING BEHAVIOUR**

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## **ABSTRACT**

*Around a decade ago it was envisaged that the shopping mall culture in India would take away the customers from the local banyas /convenient stores due to the entry of players like Bigbazaar, Hypercity, Dmart, Reliance Fresh etc. Even after a decade of existence it seems like a farfetched dream. The market gurus have again made a boastful prediction of another wave in Indian Food and Grocery Business, Online Grocery Shopping. This paper is focused on understanding the customer buying behavior of groceries and staples. The outcome of the study highlights few key parameters which are not catered by the hypermarkets. If the online grocery players are successful in addressing these parameters, it won't be a surprise if these boastful predictions become the reality of tomorrow.*

## THE ENTREPRENEURSHIP'S CAPITAL ASSISTANCE IN ENHANCING THE MOTIVATION OF COLLEGE STUDENT TO BE AN ENTREPRENEUR

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### **ABSTRACT**

*The purpose of this final report is to know the entrepreneurship capital assistance in enhancing the motivation of college student to start their own business. The study was conducted on 96 respondents from the students in Politechnic of Sriwijaya, Diploma III Programme semester 2 and 4, 2014/2015 years. In this research, the writer used SPSS Versions 16.0 for analyze data. The result of the study found the mean from 96 respondents are 4,21 percent and standard deviation 0,32 percent. It means that variables of entrepreneurship's capital assistance in enhancing the motivation of college student to start their own business and the coefficient determination are 0,824 percent. It means that variable of entrepreneurship's capital assistance influences the motivation of college student to start their own business are 90,8 percent and 9,2 percent influenced by other reasons. So, the writer gave suggestion that increase motivation of college student to start their own business by to increase capital assistance such as facilities, training or on the job training on company (industries).*

## **PROBLEMS AND PROSPECTS OF HANDLOOM WEAVERS: A STUDY OF KARIMNAGAR DISTRICT**

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### **ABSTRACT**

*The present study find out that most of the of the Handloom Weavers are facing financial problems, credit needs, marketing problems, production problems, raw material problems, social and personal problems, wages & employment problems, health problems and back pain problems. The study suggest atht The Government of India and State Governments provide assistance to handloom weavers, handloom weavers' co-operative societies for strengthening the share capital, improving the management of societies and modernization of looms and provide interest less loans in handloom weavers. The Government should enhance marketing facilities, increase the conducting handloom melas or exhibitions, provide new handloom looms for subsidy. The Government of India and State Governments has to be provide raw material directly to the weavers and strengthen the handloom reservation act as well as establish counseling centers for empowering the weavers to eradicate suicide attitude. Apart from above the Government should provide free health insurance, health checkups, education for children, training & capacity building, interest free loans etc.*

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