

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed Refereed 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.

as well as in Open J-Gate, India (link of the same is duly available at Infibnet of University Grants Commission (U.G.C.))

Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than 1388 Cities in 138 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

[www.ijrcm.org.in](http://www.ijrcm.org.in)

## CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	INTELLECTUAL CAPITAL AND BANKING SECTOR OF PAKISTAN <i>MUHAMMAD KHALIQUE, JAMAL ABDUL NASSIR BIN SHAARI, DR. ABU HASSAN MD. ISA &amp; MOHAMMED ALKALI</i>	1
2.	ASSESSMENT OF ENTREPRENEURSHIP INTENTION AMONG AGRICULTURAL STUDENTS OF RAZI UNIVERSITY <i>ABDOLHAMID PAPZAN, KOBRA ARKAVAZI &amp; MALIHE SADAT AKHAVAN KAZEMI</i>	2
3.	THE IMPACT OF OVERCROWDED CLASSROOM ON THE ACADEMIC PERFORMANCE OF THE STUDENTS AT SECONDARY LEVEL <i>JEHANGIR SHAH &amp; DR. HAFIZ MUHAMMAD INAMULLAH</i>	3
4.	MICROFINANCE EFFICIENCY AND FINANCIAL SUSTAINABILITY: EVIDENCE FROM RURAL MFIs IN TANZANIA <i>GANKA DANIEL NYAMSOGORO</i>	4
5.	EFFECTS OF MACROECONOMIC VARIABLES ON GROSS DOMESTIC PRODUCT IN BANGLADESH <i>MINA MAHBUB HOSSAIN &amp; SAYEDUL ANAM</i>	5
6.	DETERMINANTS OF FOOD INSECURITY AMONG HOUSEHOLDS IN ADDIS ABABA CITY, ETHIOPIA <i>GIRMA GEZIMU &amp; GIRMA BEREHE</i>	6
7.	PERFORMANCE EVALUATION OF SPECIAL ECONOMIC ZONES IN INDIA <i>SHAHAZADI BEGUM SHAIK, R. VIJAYA &amp; A. NARASIMHA RAO</i>	7
8.	JOB -STRESS OF FACULTY MEMBERS IN PRIVATE PROFESSIONAL COLLEGES LOCATED IN NCR, DELHI <i>SWAPAN KUMAR BISHAYEE</i>	8
9.	ARBITRAGE PRICING THEORY TESTED IN INDIAN STOCK MARKET <i>DR. BAL KRISHAN &amp; DR. REKHA GUPTA</i>	9
10.	AN ANALYSIS OF REGIONAL DISPARITIES IN THE PERFORMANCE OF SARVA SHIKSHA ABHIYAN (SSA) IN INDIA <i>DR. M. INDIRA &amp; R. PRASAD</i>	10
11.	IMPACT OF SOCIAL COMPETENCE ON DEVELOPMENT OF YOUNG TECHNOCRATS: AN APPENDAGE TO ONESELF <i>DR. RUCHI SINGH &amp; DR. RUCHI SHARMA</i>	11
12.	RURAL WOMEN IN GROUP ENTERPRISES <i>DR. K. VIDYAVATHI</i>	12
13.	RELATIONSHIPS ARE EASY TO GET INTO.... BUT DIFFICULT TO GET OUT OF! – A CASE OF EU AND GREECE <i>DR. GIRIJA NIMGAONKAR</i>	13
14.	PURCHASE BEHAVIOUR AND INFLUENCE OF SOCIO ECONOMIC FACTORS WITH REFERENCE TO ORGANIC FOOD PRODUCTS <i>DR. P. SANTHI</i>	14
15.	WOMEN-IS THEIR PERSPECTIVE REALLY CHANGED? (A RESEARCH PAPER BASED ON WOMEN PERCEPTIONS ABOUT WOMEN) <i>DR. SUMAN NASA</i>	15
16.	TALENT MANAGEMENT: IMPORTANCE, PROCESS, RETENTION AND STRATEGIES FOR BUSINESS ORGANIZATION <i>DR. KUMUDHA &amp; SENTHILKUMAR</i>	16
17.	EVOLUTION OF IT SERVICES OUTSOURCING MODELS IN THE e-BUSINESS ENVIRONMENT <i>DR. VENKATESH.J &amp; AARTHY. C</i>	17
18.	THE LAW AND THE CRISIS MANAGEMENT IN A HOSPITAL SETUP VIZ A VIZ CONSEQUENCES ON HEALTH CARE DELIVERY- A CASE STUDY OF JEHOVAH'S WITNESSES <i>DR. PRAKASH.K.N, DR. CYNTHIA MENEZES &amp; S. HARISH BABU</i>	18
19.	A COMPARATIVE STUDY OF CORPORATE GOVERNANCE DISCLOSURE PRACTICE OF SELECTED BANKING UNITS <i>PAYAL J. THAKAR, JAIMIN H TRIVEDI &amp; RIDDHI A TRIVEDI</i>	19
20.	BUSINESS ENVIRONMENT IN INDIA AND CHINA: KEY INDICATORS AND GROWTH OF ECONOMY <i>AMITA MAXWELL</i>	20
21.	EMPLOYEE ABSENTEEISM ITS IMPACT ON PRODUCTIVITY WITH REFERENCES TO SUKJIT SCRATCH MILLS AT NIZAMABAD <i>CH.R.S.CH.MURTHY</i>	21
22.	A STUDY OF THE IMPACT OF MACROECONOMIC VARIABLES ON STOCK PRICE MOVEMENTS FOR THE PERIOD 1993- 2010 <i>ZOHRA ZABEEN SABUNWALA</i>	22
23.	ROLE OF LAW IN WOMEN EMPOWERMENT <i>DR. SANGEETA NAGAICH &amp; PREETI SHARMA</i>	23
24.	WORK LIFE BALANCE FOR BANKING EMPLOYEES: A COMPARATIVE STUDY <i>DR. DIVYA NEGI &amp; SEEMA SINGH</i>	24
25.	SAVINGS AND INVESTMENT PATTERN OF SCHOOL TEACHERS -A STUDY WITH REFERENCE TO UDAIPUR DISTRICT, RAJASTHAN <i>DR. DHIRAJ JAIN &amp; PARUL JAIN</i>	25
26.	AN EXPERIMENTAL STUDY ON PERCEPTION OF CELEBRITY ENDORSEMENT BY VIEWERS <i>JATIN PANDEY, NEEMA ARJUN BATHIJA &amp; ANUPAMA SUNDAR</i>	26
27.	GENDER BUDGETING AS A TOOL FOR WOMEN EMPOWERMENT <i>R.ARUNAJAYAMANI</i>	27
28.	AN CONTRASTING ASSESSMENT OF THE ATTITUDE FUNCTIONS OF CONSUMER TOWARDS DURABLES- FMCG, A STUDY AMONG URBAN WORKING WOMEN IN KERALA <i>ANILKUMAR. N</i>	28
29.	A STUDY OF CONFLICT MANAGEMENT STYLES USED BY MBA FACULTY TO ADDRESS CLASSROOM CONFLICTS <i>PADMA S RAO</i>	29
30.	THE DICHOTOMY BETWEEN CORPORATE CRIMINAL LIABILITY AND DIRECTORS' INDIVIDUAL CRIMINAL LIABILITY: AN APPRAISAL OF TWO JURISDICTIONS (THE PEOPLE'S REPUBLIC OF CHINA & UNITED KINGDOM) VIS-A-VIS THE SCENARIO IN INDIA <i>ABHISHEK TRIPATHY</i>	30
	REQUEST FOR FEEDBACK	31

**CHIEF PATRON**

**PROF. K. K. AGGARWAL**

Chancellor, Lingaya's University, Delhi  
Founder Vice-Chancellor, GuruGobindSinghIndraprasthaUniversity, Delhi  
Ex. Pro Vice-Chancellor, GuruJambheshwarUniversity, Hisar

**PATRON**

**SH. RAM BHAJAN AGGARWAL**

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

**CO-ORDINATOR**

**DR. BHAVET**

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

**ADVISORS**

**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

**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., HaryanaCollege of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), MaharajaAgrasenCollege, Jagadhri

**EDITOR**

**PROF. R. K. SHARMA**

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

**CO-EDITOR**

**DR. SAMBHAV GARG**

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

**EDITORIAL ADVISORY BOARD**

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SIKANDER KUMAR**

Chairman, Department of Economics, HimachalPradeshUniversity, Shimla, Himachal Pradesh

**PROF. SANJIV MITTAL**

UniversitySchool of Management Studies, GuruGobindSinghI. P. University, Delhi

**PROF. RAJENDER GUPTA**

Convener, Board of Studies in Economics, University of Jammu, Jammu

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. S. P. TIWARI**

Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

**DR. ANIL CHANDHOK**

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

**DR. ASHOK KUMAR CHAUHAN**

Reader, Department of Economics, Kurukshetra University, Kurukshetra

**DR. SAMBHAVNA**

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

**DR. MOHENDER KUMAR GUPTA**

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

**DR. VIVEK CHAWLA**

Associate Professor, Kurukshetra University, Kurukshetra

**DR. SHIVAKUMAR DEENE**

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

***ASSOCIATE EDITORS***

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**PARVEEN KHURANA**

Associate Professor, Mukand Lal National College, Yamuna Nagar

**SHASHI KHURANA**

Associate Professor, S.M.S. Khalsa Lubana Girls College, Barara, Ambala

**SUNIL KUMAR KARWASRA**

Principal, Aakash College of Education, Chanderkalan, Tohana, Fatehabad

**DR. VIKAS CHOUDHARY**

Asst. Professor, N.I.T. (University), Kurukshetra

***TECHNICAL ADVISORS***

**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

**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 recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; 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; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor 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; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or [info@ijrcm.org.in](mailto:info@ijrcm.org.in).

## 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/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)**

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled ' \_\_\_\_\_ ' for possible publication in your journals.

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

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

#### **NAME OF CORRESPONDING AUTHOR:**

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

#### **NOTES:**

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:  
**New Manuscript for Review in the area of** (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **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 stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
  - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parentheses.
  - The location of endnotes within the text should be indicated by superscript numbers.

**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, 19–22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

- 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.

**WEBSITE**

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

**INTELLECTUAL CAPITAL AND BANKING SECTOR OF PAKISTAN****MUHAMMAD KHALIQUE****LECTURER****FACULTY OF ECONOMICS AND BUSINESS****UNIVERSITI MALAYSIA SARAWAK****MALAYSIA****JAMAL ABDUL NASSIR BIN SHAARI****SR. LECTURER****FACULTY OF ECONOMICS AND BUSINESS****UNIVERSITI MALAYSIA SARAWAK****MALAYSIA****DR. ABU HASSAN MD. ISA****PROFESSOR & HEAD****DEPARTMENT OF ACCOUNTING AND FINANCE****FACULTY OF ECONOMICS AND BUSINESS****UNIVERSITI MALAYSIA SARAWAK****MALAYSIA****MOHAMMED ALKALI****RESEARCH SCHOLAR****FACULTY OF ECONOMICS AND BUSINESS****UNIVERSITI MALAYSIA SARAWAK****MALAYSIA****ABSTRACT**

*At the early years of 21<sup>st</sup> Century intellectual capital was appeared as a most important and prime asset of an organization to take competitive advantages in the market. Building on the literature, related theories and organizational capabilities, this paper attempts to develops and tests a conceptual framework that identify the influence of intellectual capital on the organizational performance of banking sector in Islamabad, Pakistan. This study employs quantitative analyses. For sample selection random sampling technique was used. The data were collected through structured questionnaires form. To investigate the influence of intellectual capital on the organizational performance of banking sector, Pearson Correlation and Multiple Regression were employed. The main conclusion from this study was derived; intellectual capital has positive significant influence on the organizational performance of banking sector in Islamabad, Pakistan. The contribution of this study is particularly valuable for international intellectual capital researchers. This study also offers recommendations regarding empirical applications of intellectual capital in banking sector.*

# ASSESSMENT OF ENTREPRENEURSHIP INTENTION AMONG AGRICULTURAL STUDENTS OF RAZI UNIVERSITY

**ABDOLHAMID PAPZAN**  
**ASSOCIATE PROFESSOR**  
**AGRICULTURAL COLLEGE**  
**RAZI UNIVERSITY**  
**IRAN**

**KOBRA ARKAVAZI**  
**STUDENT**  
**AGRICULTURAL EXTENSION AND EDUCATION COLLEGE**  
**RAZI UNIVERSITY**  
**IRAN**

**MALIHE SADAT AKHAVAN KAZEMI**  
**STUDENT**  
**AGRICULTURAL EXTENSION AND EDUCATION COLLEGE**  
**RAZI UNIVERSITY**  
**IRAN**

## ABSTRACT

*The main purpose of this descriptive-correlative study was comparison of entrepreneurship intention among agricultural student of Razi University. Population of this study were undergraduate students in 1390 at faculty of agriculture (N= 1128). 285 of them were selected by stratified random sampling and proportionate as sample. Data collection tools of this research was a structured questionnaire that its validity confirmed by panel of experts. In order to measure reliability of research tool, Cronbach's Alpha coefficient was calculated, this calculated Alfa was 0.71 which shows its acceptable credit. For data analysis, descriptive statistics, ANOVA, independent t-test and Pearson correlation were used. Results indicated, there isn't significant relation between educational disciplines and student gender with entrepreneurship intention, while the relation between attitude towards entrepreneurship, social norms, self-efficacy and student's entrepreneurship intention is positive and significant.*



# THE IMPACT OF OVERCROWDED CLASSROOM ON THE ACADEMIC PERFORMANCE OF THE STUDENTS AT SECONDARY LEVEL

**JEHANGIR SHAH**  
**RESEARCH SCHOLAR**  
**INSTITUTE OF EDUCATION AND RESEARCH**  
**UNIVERSITY OF PESHAWAR**  
**PAKISTAN**

**DR. HAFIZ MUHAMMAD INAMULLAH**  
**ASSOCIATE PROFESSOR**  
**INSTITUTE OF EDUCATION AND RESEARCH**  
**UNIVERSITY OF PESHAWAR**  
**PAKISTAN**

## ABSTRACT

*The purpose of this study was to investigate the impact of overcrowded classrooms on the academic performance of the students at secondary level. How can the efficiency of the teachers and their morale can be affected in overcrowded classrooms? How student can physiologically, sociologically and psychologically deprived in heavy classes? And what is the relation between students and teachers in overcrowded classroom? These were such questions that motivated the researcher to carry out a thorough investigation into the problems. The study was descriptive in nature. Thus the collected data was arranged, tabulated and presented in percentages. For this purpose statistical methods are used to draw conclusions. Basically five aspects namely, loss of teachers efficiency, physical conditions of classrooms, students physiological, sociological and psychological problems were evaluated through the help of questionnaires, interviews and from the analysis of past result of grade 10<sup>th</sup>. This study revealed how and to what extent over crowded classrooms can effect students' academic achievement and how teachers can actively utilize and manipulate the physical classroom-learning environment as part of their instructional design. Overcrowding can have a direct impact on learning. Teachers like to teach small classes (in size) because they are easier to handle. This study will be very fruitful in the best interest of the students, teachers, administrators and government to think over the problem and do something positive for the improvement of the education in Pakistan. At the end of the research conclusion was drawn for the improvement of overcrowded classrooms.*

# MICROFINANCE EFFICIENCY AND FINANCIAL SUSTAINABILITY: EVIDENCE FROM RURAL MFIs IN TANZANIA

**GANKA DANIEL NYAMSOGORO**  
**SR. LECTURER**  
**SCHOOL OF BUSINESS**  
**MZUMBE UNIVERSITY**  
**MZUMBE**

## **ABSTRACT**

*Efficiency and sustainability are closely related. While the relationship between efficiency and financial sustainability of microfinance institutions is well documented, there is but few (if any) systematic study which focuses specifically on how microfinance institutions' efficiency affects their financial sustainability. This paper uses panel data analysis to determine, which among the efficiency indicators have significant relationship with financial sustainability. Using four-year survey data obtained from 98 rural microfinance institutions in Tanzania the paper provides empirical evidence that yield on gross loan portfolio, the level of portfolio at risk, liquidity level, staff productivity, and operating efficiency significantly affect the financial sustainability of rural microfinance institutions. Moreover, selling high volume loans alone does not improve financial sustainability. The findings in this paper suggest that, for sustainability, MFIs should strive to operate at relatively low costs while keeping the staff productivity and repayment rates higher.*

# EFFECTS OF MACROECONOMIC VARIABLES ON GROSS DOMESTIC PRODUCT IN BANGLADESH

**MINA MAHBUB HOSSAIN**

**LECTURER**

**DEPARTMENT OF AGRICULTURAL STATISTICS**

**FACULTY OF AGRIBUSINESS MANAGEMENT**

**SHER-E-BANGLA AGRICULTURAL UNIVERSITY**

**SHER-E-BANGLA NAGOR**

**SAYEDUL ANAM**

**LECTURER**

**DEPARTMENT OF BUSINESS ADMINISTRATION**

**FACULTY OF BUSINESS AND ECONOMICS**

**DAFFODIL INTERNATIONAL UNIVERSITY**

**DHANMONDI**

## **ABSTRACT**

*The Gross Domestic Product (GDP), chief indicator of an economy, shows that for a long time, Bangladesh economy was backward. The years after independence, the size of Real GDP, Per Capita GDP and their growth rates was small but improved from 1990. In this study the GDP of the 64 districts in Bangladesh at current market prices are considered. The factors which have effects on the gross district product in the year 2009-2010 are measured here. Here Principal Component analysis and Maximum Likelihood method of factor analysis are used for the seventeen variables of the gross district products of 64 districts. The results show that seventeen variables contributing to our GDP have been classified into three factors. Then we rename these three factors from principal component analysis as service factor, agriculture & infrastructure factor, and fishing & mining factor. In maximum likelihood method we rename the factors as service factor, agriculture & infrastructure factor, and education factor. At last we compare the factor scores as district-wise for the three factors to reflect their significance. The study finds a clear shift of contribution by the macroeconomic variables to the GDP of Bangladesh from agriculture to 'non-agriculture' sectors.*

# DETERMINANTS OF FOOD INSECURITY AMONG HOUSEHOLDS IN ADDIS ABABA CITY, ETHIOPIA

**GIRMA GEZIMU**  
**LECTURER**  
**AKSUM UNIVERSITY**  
**SHIRE CAMPUS**  
**ETHIOPIA**

**GIRMA BEREHE**  
**LECTURER**  
**COLLEGE OF BUSINESS AND ECONOMICS**  
**MEKELLE UNIVERSITY**  
**ETHIOPIA**

## ABSTRACT

Even though there is long-held belief that urban populations are better off, or even favored than rural populations, the recent food and financial crises have highlighted the problem of urban food insecurity in developing countries. Hence, the overall objective of this study was to examine the determinants of food insecurity among urban households in Addis Ababa city. To do so, both descriptive statistics and econometric analysis were employed. Descriptive statistics used Foster, Greer and Thorbecke distributional measure of food insecurity while econometric analysis used binary logistic regression model to analyze the data of a set of socio-economic variables as explanatory variables and food insecurity as independent variable. The head count index shows that 58.16 percent of the total households below the food insecurity line. The food insecurity gap and severity were 20 and 9.4 percent respectively. The result of the logistic regression model estimate indicates that out of the 10 factors included, 6 variables were found to have a significant influence on the probability of being food insecure at less than 10% significance level. The variables considered were household size, age of household head, household head education, and access to credit, household asset possession, and access to employment. Efforts should be made to improve income earning capacity of households, their education level with particular focus on vocational training, reduce household size with a view to reducing their dependency ratio and access of credit to the needy and trained people needs to be provided with proper targeting criterion.

**PERFORMANCE EVALUATION OF SPECIAL ECONOMIC ZONES IN INDIA**

**SHAHAZADI BEGUM SHAIK**  
**ASST. PROFESSOR**  
**MBA DEPARTMENT**  
**GVP COLLEGE FOR PG COURSES**  
**VISAKHAPATNAM**

**R. VIJAYA**  
**DIRECTOR**  
**AQJ CENTRE FOR PG STUDIES**  
**VISAKHAPATNAM**

**A. NARASIMHA RAO**  
**PROFESSOR**  
**DEPARTMENT OF COMMERCE & MANAGEMENT STUDIES**  
**ANDHRA UNIVERSITY**  
**VISAKHAPATNAM**

**ABSTRACT**

*The first Special Economic Zone (SEZ) in India was established in 1965. Four decades later, the SEZ Act was introduced to add impetus and clarity to the concept. The zones, projected as engines of economic growth, were envisioned to boost the export performance of the country apart from creating employment opportunities, generating additional economic activity, and developing infrastructure, among many others. As expected, the policy initiative received a tremendous response, ultimately resulting in the establishment of hundreds of SEZs across the length and breadth of the country, with several more in the pipe line. Over a period of time, the SEZ concept has attracted appreciation as well as criticisms on several fronts from varied quarters. In addition to this, SEZs are a part of a larger and dynamically changing environment. Therefore, it becomes imminent to continuously update and evaluate the performance of these zones. Hence, this paper aims to study the overall performance of Indian SEZs in terms of exports, investment and employment, and assess their contribution to the country's total exports during 2001-2010.*

## **JOB -STRESS OF FACULTY MEMBERS IN PRIVATE PROFESSIONAL COLLEGES LOCATED IN NCR, DELHI**

**SWAPAN KUMAR BISHAYEE**  
**PROFESSOR & HEAD**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**ARYABHATTA COLLEGE OF MANAGEMENT & TECHNOLOGY**  
**CHEEMA, JODHPUR, BARNALA**

### **ABSTRACT**

*Stress has become a major buzzword and legitimate concern of the time. The stress epidemic not only has a deteriorating impact on those affected and their families but is also very costly to organizations. The objectives of this study were to assess the present level of job-stress of Faculty members and the different mechanisms/strategies preferred by them to cope up with it in a survey of 300 Faculty- members working in 30 Private Professional Colleges located in National Capital Region, Delhi. The determinants of job stress that have been studied under this research included 22 different dimensions of job- stress under three Sub- groups of Stressors. The results show that the majority of the Faculty members experienced moderate degree of job- stress.*

**ARBITRAGE PRICING THEORY TESTED IN INDIAN STOCK MARKET**

**DR. BAL KRISHAN**  
**PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**HIMACHAL PRADESH UNIVERSITY**  
**SHIMLA**

**DR. REKHA GUPTA**  
**ASST. PROFESSOR**  
**GOVERNMENT P. G. COLLEGE**  
**UNA**

**ABSTRACT**

*In this paper Arbitrage pricing theory are tested in Indian stock market. Two steps used in this study are time series regression and multiple regression analysis (Stepwise estimation). This study supports the applicability of Arbitrage Pricing Theory in Indian Stock Market. There is more than one factor which influences the security returns, instead of one as indicated by CAPM. In different years, different factors influence rate of return of securities and portfolios. In 1998-99 S&P CNX Nifty, in 1999-00 all factors, in 2000-01 S&P CNX Nifty, in 2001-02 S&P CNX Nifty and IIP, in 2002-03 IIP, S&P CNX Nifty, GDP and PLR, in 2003-04 GDP, IIP and PLR, in 2004-05 S&P CNX Nifty, IIP and WPI, in 2005-06 WPI, PLR, S&P CNX Nifty and IIP, in 2006-07 S&P CNX Nifty and in 2007-08 S&P CNX Nifty and PLR are affecting on returns of securities listed in NSE. But for portfolios in 1998-99 S&P CNX Nifty, in 1999-00 S&P CNX Nifty, GDP, IIP and WPI, in 2000-01 S&P CNX Nifty, IIP and WPI, in 2001-02 all factors, in 2002-03 IIP, S&P CNX Nifty and GDP, in 2003-04 S&P CNX Nifty GDP, WPI and PLR, in 2004-05 no factors, in 2005-06 WPI, PLR, S&P CNX Nifty and IIP, in 2006-07 S&P CNX Nifty and PLR and in 2007-08 S&P CNX Nifty, GDP and PLR factors affect the stock price. These studies recommend the investors to analyze all factors for investing rather than one factor.*

# AN ANALYSIS OF REGIONAL DISPARITIES IN THE PERFORMANCE OF SARVA SHIKSHA ABHIYAN (SSA) IN INDIA

**DR. M. INDIRA**

**PROFESSOR**

**DEPARTMENT OF STUDIES IN ECONOMICS AND COOPERATION**

**UNIVERSITY OF MYSORE**

**MYSORE**

**R. PRASAD**

**JUNIOR RESEARCH FELLOW**

**DEPARTMENT OF STUDIES IN ECONOMICS & COOPERATION**

**UNIVERSITY OF MYSORE**

**MYSORE**

## **ABSTRACT**

*Despite the efforts to reduce regional disparities in education among the states through various measures, regional differences continue to persist. Sarva Shiksha Abhiyan (SSA) is one of the interventions which aim to address these differences at the elementary education level. While some of the factors responsible for these differences could be rooted in culture, having access to school and basic minimum facilities at the school are very important. With this premise, considerable amount of allocations are made under SSA to provide access and basic facilities. This paper examined the regional differences in the allocation of funds and the educational outcomes across different states in India. An attempt has made to find out the correlations between the expenditure on education and the outcomes. The paper is based on the secondary data published by MHRD. Based on the results it is observed that there is a positive correlation between the expenditure and the outcomes. Further, the regression result shows that among many variables only utilisation of educational funds strongly influences the disparities in educational outcomes of the states.*



# IMPACT OF SOCIAL COMPETENCE ON DEVELOPMENT OF YOUNG TECHNOCRATS: AN APPENDAGE TO ONESELF

**DR. RUCHI SINGH**  
**HEAD**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**NATIONAL P.G. COLLEGE**  
**LUCKNOW**

**DR. RUCHI SHARMA**  
**ASST. PROFESSOR**  
**DEPARTMENT OF RETAIL MANAGEMENT**  
**NATIONAL P.G. COLLEGE**  
**LUCKNOW**

## ABSTRACT

*Social competence determines how we handle relationship. In today's scenario the importance of social competence is essential for the motivation and survival of young technocrats. Through thinking and feeling, the socially competent person is able to select and control which behaviors to emit and which to suppress in any context to achieve any given objective set by them or prescribed by others. Social competence is, possessing and using the ability to integrate thinking, feeling and behavior to achieve social tasks and outcomes value in most context and culture. Very different social competencies are required and valued. Behavior which is dysfunctional and disapproved in one context might be functional and approved of in another. Through thinking and feeling, the socially competent person is able to select and control behaviors to commit and which to suppress in a given context, to achieve any given objective by them or prescribed by others. The different cultures and contexts value different social behaviors, there is nevertheless some broad consensus in most societies about which is desirable, establishing and maintaining a range of positive social relationships that may be refraining from harming others; contributing collaboratively and constructively to the peer group, family, school, workplace and community, engaging in behaviors which enhances and protect health, avoiding behaviors with serious negative consequences for the individual or others or both. Social competence refers to the social, emotional and cognitive skills and behaviors that people need for successful social adaptation. A young's social competence depends upon a number of factors including the child's social skills, social awareness and self-confidence. Social competence determines how we handle relationship. It includes empathy and social skills. Empathy is the awareness of others feelings, needs and concern. Understanding others involves sensing others feeling and perspectives and taking an active interest in their concerns. In today's era, everyone talks of social competence, a concern which focuses upon the development of young technocrats as a social being and as a member of society. Competence refers to the connection between behavior and outcomes; it is the extent to which a person feels capable of producing desire and preventing undesired outcomes. Competence is important for the survival of human beings and innately motivating because the family is the primary context for social development. There are a number of ways in which family interaction patterns may help or hinder the development of social competence. Some researchers have speculated the origins of social competence in terms of family relationship. The socialization process provides a platform for the formation of this guilt which is often difficult to come out. To accomplish their mission and objectives, social competence becomes the key objective for all the corporate. Social competence determines how we handle relationship because it has an impact on holistic development of young technocrats. In the present paper efforts have been made by the author to study the impact of social competence on young technocrats that is discussed at full length in the paper. This study employs primary data composed by communicating to young technocrats of various organizations with structured questionnaire. The subject is comprised of 200 young technocrats. The sample size of 100 working young technocrats and 100 non-working young technocrats' age ranging between 25-35 years with the mean age of 28.6 was taken. They were all residents of Lucknow. Door-to-door survey was employed to ascertain the two groups. They were matched on age, socio-economic status and education. Purposive sampling method was used in this study. An empirical enquiry has been conducted using structured social competence scale. The social competence scale is a self report instrument which included 52 items related to social awareness, social skills and team building. In social awareness there are categories like understanding other, developing others, service orientations, leveraging diversity and political awareness and second factor used is social skill that is to influence, communicate, change catalyst are included. The third category is team building which includes building bonds, collaboration and co-operation. Along with personal data sheet, emotional intelligence, personal competence, social competence, and subjective well-being scales were administered on the subjects one by one. The answers were scrutinized and the data obtained were systematically scored using standard and appropriate scoring methods for the different scales and later subjected to statistical analysis. Means,  $EX^2$ , significance of difference between means (CR) and correlations were computed. A good research work requires a clean scientific methodology because only through the application of correct methodology in selection of sampling techniques, appropriate tools of data collection a well-defined conclusion can be drawn on the phenomenon under consideration. Therefore, keeping in mind the requisites of a good research the present study aims to determine the various factors influencing young technocrats like empathy, service orientation, social skills, conflict management, leadership, change management and team capabilities. Many researches argue that human beings are characterized by the motivation and interact with the environment effectively. Significant correlations between self-perceived physical attractiveness and self perceived social competence for both male and female technocrats were found that females and males who perceived self-perceived physical attractiveness and self perceived social competence were more socially competent. This revised conceptualization takes into account relevant personal dimensions as well as environmental qualities in the ability to enhance and maintain a healthy sense of competence. The young technocrats should understand the social, emotional and cognitive skills and behaviors that people need for successful social adaptation. The results showed that the hypothesized prediction regarding factors of social competence in working and non-working young technocrats. The social skills and team building was found to be high in working technocrats than non-working technocrats. It was predicted that working technocrats will be high on subjective welling in comparison to non-working technocrats. The detailed analysis is discussed as length in the full paper. Social competence is, possessing and using the ability to integrate thinking, feeling and behavior to achieve social tasks and outcomes valued in the holistic context. A study of social competence will definitely give the organization its significance and its contribution towards the growth and development of the organization.*

## RURAL WOMEN IN GROUP ENTERPRISES

**DR. K. VIDYAVATHI**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF BUSINESS ADMINISTRATION**  
**SAHYADRI COLLEGE OF ENGINEERING AND MANAGEMENT**  
**ADYAR**

### ABSTRACT

Group entrepreneurship offers an effective development strategy for harnessing rich rural resources into large number of income generating opportunities. A pragmatic view is that the group venture provides the poorest and most marginalized people who cannot start the venture individually with the opportunities to earn an income. While individual entrepreneurship is guided by profits largely depends for its success on the competence of individuals, success of group entrepreneurship depends to a large extent on the effective support of support agency in the form of supply of raw materials, selection of machinery, procurement of orders and quality control etc. The purpose of this research paper was to increase the understanding about women who are running group businesses, with the emphasis on "understanding" their experiences. The researcher has made an attempt to have better qualitative information and quantitative data and statistics to profile women engaged in group ventures (demographic information, benefits and sustainability). This would also assist in promoting awareness of the role of group entrepreneurship in the economy. The study has found that group enterprises promoted by SIRI have provided opportunities for the young rural girls, after their school education, to generate income and become financially independent. The young girls' earnings from the group business are very important and contributed to the improvement in the quality of life of poor rural families. Women entering SIRI's group enterprises are in the age group of 17-25 indicating that it is mostly unmarried women who do not have household and reproductive responsibilities that generally place severe constraints on developing business. This research shows that SIRI offers a range of services to address the various constraints faced by women entrepreneurs and the sample respondents are quite happy with its support structure. From this research it is evident that women's group enterprises need handholding support of support agencies for their start up, growth and sustainability since the poor and less educated rural women do not have basic competence to successfully manage a business.

## **RELATIONSHIPS ARE EASY TO GET INTO.... BUT DIFFICULT TO GET OUT OF!' – A CASE OF EU AND GREECE**

**DR. GIRIJA NIMGAONKAR  
ASSOCIATE PROFESSOR  
SINHGAD INSTITUTE OF MANAGEMENT  
PUNE**

### **ABSTRACT**

*The future of international trade will be determined not by multilateral trade mechanism but by the process of regional economic integration. In the last few decades, the regional factors have played a vital role in the global transformation and regional integration has become a prominent issue in many of the disciplines. Of all the regional trading blocs, European Union is considered as the most advanced form of regional integration with 27 member nations and unified economic policies. However, this process of unification of Europe has come to a halt because of the failure of some member nations such as Greece in following the fundamental economic principles. The crisis in Greece has created ripples all over world and no solution seems to be plausible in the current scenario. The case of Greek economy clearly emphasizes that the economic fundamentals are the key determinant of the success of regional integration process. Any neglect on this part may trigger crisis in the regions with long - term effects on rest of the world.*

# **PURCHASE BEHAVIOUR AND INFLUENCE OF SOCIO ECONOMIC FACTORS WITH REFERENCE TO ORGANIC FOOD PRODUCTS**

**DR. P. SANTHI**

**ASSOCIATE PROFESSOR**

**DEPARTMENT OF COMMERCE**

**AVINASHILINGAM INSTITUTE FOR HOMESCIENCE & HIGHER EDUCATION FOR WOMEN  
COIMBATORE**

## **ABSTRACT**

*Consumer behaviour refers to the actions of consumers in the market place and the underlying motives for those actions. There has been a growing awareness of the fragility of the environment. Marketers saw increasing consumer interest in the environment as a marketing opportunity to target ecologically- concerned consumers. Affective responses helps consumers to reach purchase decisions the marketers seek to influences affective responses by creating messages that appeal to consumers. Organic foods are made according to certain production standards. The Government of India has set up a National Institute of Organic Farming. The formulate rules, regulations, and certification of organic farm products in conformity with international standards. All this arguments leads the marketers to find answer, to whether their socio economic studies helps the residents to buy organic food products and whether the attitude about organic food product is positive and influences to buy organic food products and In order to answer the above queries, the present study has been carried out. An empirical study entitled "Purchase Behaviour And Influence Of Socio Economic Factors With Reference To Organic Food products" " has been carried out with a objectives to find out purchase behavior of the respondents and willingness to purchase of Organic food products, Cognitive, Affective and Behavioural aspects of attitude of respondents to Organic Food Products. The study was carried out in Coimbatore City with the sample size of 200 respondents who reside close to the Organic Food Store "Sreevatsa Organic Farm Products" and familiar with Organic Food Products by adopting multistage sampling technique. The null- hypothesis was tested for the socio-economic factors and willingness to purchase organic food products. The data collected were analysed using descriptive statistics, chi-square test, analysis of variance, Spearman's rank correlation and Friedman Test.*

## **WOMEN-IS THEIR PERSPECTIVE REALLY CHANGED? (A RESEARCH PAPER BASED ON WOMEN PERCEPTIONS ABOUT WOMEN)**

**DR. SUMAN NASA  
ASSOCIATE PROFESSOR  
DEPARTMENT OF COMMERCE  
G.V.M.GIRLS COLLEGE  
SONIPAT**

### **ABSTRACT**

*The present research is an attempt to analyze the influence of fundamental thinking being developed in our society regarding want of male baby and increasing trends towards female feticide. Although education has brought about much a change in women's style of thinking, still she is not free from the shackles of cynicism. She still is highly insecure from the other woman. Giving birth to female child is not much a matter of pleasure for her as compared to a baby boy. After a grueling day at work she has to handle all the dual responsibilities which have added to the miseries of her life, so much so that those who are earning a meager amount feel that if they were men their life would have been much better off. Howsoever, modernized she may become; still most of her decisions are dependent on either family or other male members. Efforts have been made to carry an in depth analysis of society through collection of primary data from its various female segments.*

# **TALENT MANAGEMENT: IMPORTANCE, PROCESS, RETENTION AND STRATEGIES FOR BUSINESS ORGANIZATION**

**DR. KUMUDHA**  
**ASSOCIATE PROFESSOR**  
**P. S. G. KRISHNAMMAL COLLEGE FOR WOMEN**  
**DEPARTMENT OF BUSINESS MANAGEMENT**  
**COIMBATORE**

**SENTHILKUMAR**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**NITTE MEENAKSHI INSTITUTE OF TECHNOLOGY**  
**YELAHANKA, BANGALORE**

## **ABSTRACT**

*The paper deals with the topic of talent management and is based upon the notion that employees, specifically their talents, are the company's core competitive talent management strategies are implemented the potential competitive advantage becomes real. Many companies strengthen their talent management strategies as they recognized that lack of their most precious employees might confine their future growth. Therefore, the most successful and admired companies offer great working conditions, climate and compensation packages. Even though employee retention is costly, talent departure and shortage puts companies in an even worse situation. Furthermore, talent retention issue becomes even more important when economy faces a temporary decline. To ensure that performance is discussed, recognized, rewarded, and understood appropriately, many organizations are focusing renewed efforts on performance management systems. Talent management is fast becoming a critical strategic objective for growing organizations. This responsibility represents an excellent opportunity to create value. The importance of hiring competent talent is evident in any direction. Talent is king – now and in the future. It is the last source of competitive advantage.*

# EVOLUTION OF IT SERVICES OUTSOURCING MODELS IN THE e-BUSINESS ENVIRONMENT

**DR. VENKATESH.J**  
**ASSOCIATE PROFESSOR**  
**SCHOOL OF MANAGEMENT STUDIES**  
**ANNA UNIVERSITY OF TECHNOLOGY COIMBATORE**  
**COIMBATORE**

**AARTHY. C**  
**RESEARCH SCHOLAR**  
**SCHOOL OF MANAGEMENT STUDIES**  
**ANNA UNIVERSITY OF TECHNOLOGY COIMBATORE**  
**COIMBATORE**

## ABSTRACT

*Outsourcing is a business solution or a model in which one organization leaves control over a part or even over the whole business process to another organization. In many cases, but still not always, the e-business concept may be considered as well-suited for outsourcing. The implementation of a particular outsourcing model may significantly improve business performance, although there are rather many examples of failure of such efforts. Modalities of outsourcing are numerous and changing in time. Today, business process outsourcing (BPO) and application service provider (ASP) models appear to be among of the most popular forms of outsourcing. Both of them imply building business partnerships or alliances supported by the Internet. The article examines the applicability of outsourcing models in various circumstances and situations.*

# THE LAW AND THE CRISIS MANAGEMENT IN A HOSPITAL SETUP VIZ A VIZ CONSEQUENCES ON HEALTH CARE DELIVERY- A CASE STUDY OF JEHOVAH'S WITNESSES

**DR. PRAKASH.K.N**  
**RESEARCH SCHOLAR**  
**CBSMS**  
**BANGALORE UNIVERSITY**  
**BANGALORE**

**DR. CYNTHIA MENEZES**  
**READER**  
**CANARA BANK SCHOOL OF MANAGEMENT STUDIES**  
**BANGALORE UNIVERSITY**  
**BANGALORE**

**S. HARISH BABU**  
**ASST.PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**NITTE MEENAKSHI INSTITUTE OF TECHNOLOGY**  
**YELAHANKA**

## ABSTRACT

*Jehovah's Witnesses are ethnical minority community who refuse transfusion of whole blood, red cells, white cells, platelets and plasma. They seek medical attention, accept most procedures and treatments. This tension between medical science and religious fervor resulted in moral dilemmas for medical professionals. Many Jehovah's Witnesses carry a signed and witnessed advance directive card refusing blood transfusions. This study is to know whether ethnical community beliefs can make impact on a medical treatment and what would be the role of law while treating such patients. Court decisions can go either in favor of Jehovah's Witnesses or of medical fraternity. Parental decisions can be over ruled by court and doctors were given liberty to judiciously transfuse the blood in order to save the minor. Transfusions among minor can invoke court cases and decisions years later after they attain majority. Passage of time didn't made major impact on Watchtower Society to change their feelings towards blood transfusions. Some hospitals did succeed in getting court order to transfuse blood to Jehovah's Witnesses. This custom invokes hospitals involved in medical tourism to know the various beliefs among different ethnic communities we are treating.*



## **A COMPARATIVE STUDY OF CORPORATE GOVERNANCE DISCLOSURE PRACTICE OF SELECTED BANKING UNITS**

**PAYAL J. THAKAR**  
**ASST. PROFESSOR**  
**TAKSHASHILA COLLEGE OF MANAGEMENT & TECHNOLOGY**  
**SARDAR PATEL UNIVERSITY**  
**VALLABH VIDYANAGAR**

**JAIMIN H TRIVEDI**  
**ASST. PROFESSOR**  
**TAKSHASHILA COLLEGE OF MANAGEMENT & TECHNOLOGY**  
**SARDAR PATEL UNIVERSITY**  
**VALLABH VIDYANAGAR**

**RIDDHI A TRIVEDI**  
**ASST. PROFESSOR**  
**TAKSHASHILA COLLEGE OF MANAGEMENT & TECHNOLOGY**  
**SARDAR PATEL UNIVERSITY**  
**VALLABH VIDYANAGAR**

### **ABSTRACT**

*This study attempts to analyze the corporate governance disclosure practice followed by selected banking sector units. This study also attempts to analyze the financial strength of the banking units, which helps to understand the economic conditions and efficiency of the selected banking sector units. This study will give insight in the financial position of the selected units as well as to understand the process of compliance with the legal requirement, which is require to understand the investors point of view is concern so as to take the decision pertaining to investment.*

# **BUSINESS ENVIRONMENT IN INDIA AND CHINA: KEY INDICATORS AND GROWTH OF ECONOMY**

**AMITA MAXWELL**  
**ASST. PROFESSOR**  
**JOSEPH SCHOOL OF BUSINESS STUDIES**  
**SHIATS -DEEMED UNIVERSITY**  
**ALLAHABAD**

## **ABSTRACT**

*The present paper is an attempt to explore the key indicators of business environment or economic development in China and India and the impact of these environmental variables on the growth of both economies over the years. As India and china share many things in common and both are now emerging as world's second and third largest economies respectively, historical perspective of both countries is traced and based on reports, secondary data from various findings a comparison has been made between both the countries on five key factors namely; government regulations/political-legal environment, economic reforms, labour market, attitude towards foreign direct investment and marketing base in order to compare the situation in both economies over the years and how favourable the environment is in terms of business and investments for both economies.. The study aims at finding out the challenges and opportunities for India in today's era of liberalization, privatization and globalization and how does India stand in comparison to china.*

## **EMPLOYEE ABSENTEEISM ITS IMPACT ON PRODUCTIVITY WITH REFERENCES TO SUKJIT SCRATCH MILLS AT NIZAMABAD**

**CH.R.S.CH.MURTHY  
ASST. PROFESSOR  
SCHOOL OF MANAGEMENT SCIENCE  
SREENIDHI INSTITUTE OF SCIENCE AND TECHNOLOGY  
GHATKESAR**

### **ABSTRACT**

*Absenteeism is a vital issue that requires immediate attention by both employers and employees. Employees should enjoy the work they are doing and employers on their part should help them in whatever way they can to make their experience a pleasant one. Absenteeism is a habitual pattern of absence from a duty or obligation. Absenteeism among worker is not only from point of view of cost concept, but it is important from the point of morale of employees. Frequent absence from the workplace may be indicative of poor morale or of sick building syndrome. Samples of respondents are interviewed with the help of structured questionnaire and data is presented in the form of tabulations with statistical tools. Thus the objective of this research paper is to identify the reasons behind absenteeism of employees, impact of absenteeism on productivity at Sukhjit Starch Mills at Nizamabad.*

# A STUDY OF THE IMPACT OF MACROECONOMIC VARIABLES ON STOCK PRICE MOVEMENTS FOR THE PERIOD 1993- 2010

**ZOHRA ZABEEN SABUNWALA**  
**ASST. PROFESSOR**  
**INDIRA SCHOOL OF BUSINESS STUDIES**  
**PUNE**

## **ABSTRACT**

*This paper is a fresh attempt to unravel the relationship between the real economic variables and the capital market in Indian context. The paper considers the monthly data of several economic variables like the national output, fiscal deficit, interest rate, inflation, exchange rate, foreign institutional investment in Indian markets between 1994 and 2010, and tries to reveal the relative influence of these variables on the sensitive index of the Bombay stock exchange (BSE). I have applied linear regression model to identify the relationship between BSE stock price movement and macro-economic variables. The finding shows that certain variables like the interest rate, output, money supply, inflation rate and the exchange rate has considerable influence in the stock market movement in the considered period, while the other variables have very negligible impact on the stock market.*

**ROLE OF LAW IN WOMEN EMPOWERMENT**

**DR. SANGEETA NAGAICH**  
**ASST. PROFESSOR**  
**PUNJABI UNIVERSITY**  
**PATIALA**

**PREETI SHARMA**  
**SR. LECTURER**  
**CHANDIGARH BUSINESS SCHOOL**  
**MOHALI**

**ABSTRACT**

*Women constitute half the population of the society and it is presumed that best creation belong to the women. But it is a harsh reality that women have been ill-treated in every society for ages and India is no exception. From tribal to agricultural to industrial societies to organized states, the division of labour has primarily stemmed from physiological differences between the sexes, leading to the power resting with the men, resulting in the established gender hierarchies. We have been gifted with a history of discrimination; subjugation and suppression. From the cradle to grave, females are under the clutches of numerous evils such as discriminations, oppressions, violence, within the family, at the work places and in the society. In order to ameliorate the condition of women in India, Legislature enacted the large volume of enactments and many of these legislations were enacted in colonial period like: Abolition of Sati Act, 1829; Widow Remarriage Act, 1856; Child Marriage Restraint Act, 1929; Dowry Prohibition Act, 1961; etc. Apart from these laws there are some enactments pertaining to industry or work which contain special provisions for women such as: The Workmen Compensation Act, 1923; Payment of Wages Act, 1936; Factories Act, 1948; Maternity Benefit Act, 1961; Minimum Wages Act, 1948; Employees State Insurance Act 1948 and Pensions Act, 1987; etc. In this paper we are going to put light on such laws those has helped in women empowerment in India.*

**WORK LIFE BALANCE FOR BANKING EMPLOYEES: A COMPARATIVE STUDY**

**DR. DIVYA NEGI**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**GRAPHIC ERA UNIVERSITY**  
**DEHRADUN**

**SEEMA SINGH**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF MANAGEMENT STUDIES**  
**GRAPHIC ERA UNIVERSITY**  
**DEHRADUN**

**ABSTRACT**

*Work life and personal life are two sides of the same coin. Creating and managing a balance between the work and personal life is considered to be a work life balance issue. Increasing work pressures, globalization and technological advancement have made it an issue with both the sexes, all professionals, working across all levels and all industries throughout the world. The corporate world today is exceedingly demanding. The banking industry is one which is facing the brunt of the hazard of work- life imbalance. Work deadlines are getting tighter and the individual's jobs are not only to match with deadlines but also to give quality outputs. Due to this work pressure, it becomes exceedingly difficult to maintain work – family life. Many a times, people, in the quest for reaching the top, work so hard, that they miss out on the real pleasures of life. While it is absolutely great to have a flourishing career, it is equally imperative to have a life outside work. Work-personal life conflict occurs when the burden, obligations and responsibilities of work and family roles become incompatible. Obligation of one can force an individual to neglect the other. This study is a specific study of private and public sector banks of Dehradun district. The study endeavors to explore the challenges associated with managing professional and personal life of employees of banking sector. It also tries to find causes and consequences of imbalance on the basis of gender, demographics, level of hierarchy at organizational level, welfare policies, growth pattern, family and societal commitments. The study concluded that work life balance has become a quest for professionals of banking industries and also that employees work better when they do make time for family and personal interests.*

## SAVINGS AND INVESTMENT PATTERN OF SCHOOL TEACHERS -A STUDY WITH REFERENCE TO UDAIPUR DISTRICT, RAJASTHAN

**DR. DHIRAJ JAIN**  
**ASST. PROFESSOR**  
**PACIFIC INSTITUTE OF MANAGEMENT**  
**UDAIPUR**

**PARUL JAIN**  
**STUDENT**  
**PACIFIC INSTITUTE OF MANAGEMENT**  
**UDAIPUR**

### ABSTRACT

*The research study was based on the micro economic approach of estimating the responses of the respondents i.e. school teachers towards the savings and investment pattern in the city of Udaipur i.e. Udaipur district. The aim of the study was to determine the relationship between the savings and investments literacy among the school teachers. The study was done on the different government and private school teachers. The data was collected by distributing a structured questionnaire to 100 school teachers in different schools of Udaipur district. In spite of low income the teachers have been saving for future needs. The major impact on savings is due to the level of income of the school teachers. The research shows that majority of the respondents are saving money as Bank deposits for the safety of an unpredictable future. The main avenues of investment are Bank deposits and the main purpose of investment is for children education, marriage, and security after retirement.*

# AN EXPERIMENTAL STUDY ON PERCEPTION OF CELEBRITY ENDORSEMENT BY VIEWERS

**JATIN PANDEY**

**STUDENT**

**SRI JAYACHAMARAJENDRA COLLEGE OF ENGINEERING  
MYSORE**

**NEEMA ARJUN BATHIJA**

**STUDENT**

**SRI JAYACHAMARAJENDRA COLLEGE OF ENGINEERING  
MYSORE**

**ANUPAMA SUNDAR**

**ASST. PROFESSOR**

**DEPT OF MANAGEMENT SCIENCE  
SRI JAYACHAMARAJENDRA COLLEGE OF ENGINEERING  
MYSORE**

## ABSTRACT

*Small groups of participants received an experimental pack that was completed in the presence of the experimenter and returned immediately upon completion. The experimenter pack contained a brief description of the study followed by the baseline measure. After completing the baseline measure, participants were asked to read a set of instructions that contained the experimental manipulations. Participants were randomly assigned either to the unpaid condition in which they were told that a celebrity endorses a product on a voluntary basis without receiving any payment or the paid condition in which they were told that same celebrity was paid 5 crores for endorsing the same product. After reading the instructions participants viewed the endorsement amount and completed the questionnaire. The results suggest that endorsement advertising effectiveness can be strongly influenced by consumers' inferences concerning whether the endorser truly likes the product. Advertisers, on the other hand, often appear to be satisfied with merely creating an association between a popular endorser and their product with the hope that the endorser's positive image will somehow "rub off" on the product. The present research suggests that advertisers should put more effort not only into choosing endorsers who are well matched with products, but also into making strong arguments and believable explanations for why endorsers truly do like the products they endorse.*



**GENDER BUDGETING AS A TOOL FOR WOMEN EMPOWERMENT****R.ARUNAJAYAMANI****LECTURER****SCHOOL OF GOVERNANCE & PUBLIC POLICY****RAJIV GANDHI NATIONAL INSTITUTE OF YOUTH DEVELOPMENT****AN AUTONOMOUS ORGANISATION OF MINISTRY OF YOUTH AFFAIRS & SPORTS,****GOVERNMENT OF INDIA****BEEMANTHANGAL****ABSTRACT**

*“Gender Budgeting” is now recognized as a tool for empowering women by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programs and delivery mechanism. Government of India has adopted gender budgeting for gender equity as mission statement and is widely disseminating tools and strategies across ministries and departments. The government budget is not simply a technical instrument for compiling and reporting on government revenue and expenditure plans but it is also a primary policy statement made by the government. The budget has three crucial economic functions viz. allocation of resources, distribution of and wealth, and stabilization of economy. Gender responsive budgets seek to uncover the impact of resource allocations on women, men, girls and boys. With this background this paper mainly focuses on women empowerment through Gender Budgeting.*

# AN CONTRASTING ASSESSMENT OF THE ATTITUDE FUNCTIONS OF CONSUMER TOWARDS DURABLES- FMCG, A STUDY AMONG URBAN WORKING WOMEN IN KERALA

**ANILKUMAR. N**

**RESEARCH SCHOLAR, KARPAGAM UNIVERSITY, COIMBATORE; &**

**CHIEF MANAGER**

**FACT UDYOGAMANDAL COMPLEX**

**KOCHI**

## ABSTRACT

Consumer attitude is a learnt predisposition to respond to an object or act consistently in a favorable or unfavorable manner and is shaped by one's values and beliefs which are learnt. In contrast, beliefs are consumer's subjective perception of how well a product or brand performs on different attributes. The various approaches to change the consumer attitude are like Changing beliefs about the extent to which a brand has certain attributes; Changing the perceived importance of attributes; and adding new attributes to the product etc. Only by changing the consumer's attitude can he/she be influenced to enact a merchandise transaction in the modern marketing mileau. Hence the importance of attitude change is of paramount importance to marketers who are consumer centric in the modern age often customizing the products/services to match the tastes of the consumer by proper positioning and targeting strategies. In this study the consumer attitude towards two different class of products like the FMCG and White goods are contrasted among the working women in an urban habitat ,the Kochi metro in Kerala , the commercial hub and leading test marketing site in India .Over the past decade, Kochi has evidenced substantial growth in sales/consumption of both branded FMCG and Durables with a noticeable change in consumer attitude on spending/consumption of goods for family use(affinity for modernity with higher buying power), which is explored herein. The various facets/behavior of the working/Career women as Urban MC Consumer are brought out, to enable facilitate appropriate marketing strategies by this study.

## **A STUDY OF CONFLICT MANAGEMENT STYLES USED BY MBA FACULTY TO ADDRESS CLASSROOM CONFLICTS**

**PADMA S RAO**  
**RESEARCH SCHOLAR**  
**BHARATHIAR UNIVERSITY**  
**COIMBATORE**

### **ABSTRACT**

*Classroom conflicts are very common and unresolved conflicts affect the educational outcomes. It also affects emotional well being of students and faculty. Faculty members should learn the necessary skills to manage the conflicts. Use of appropriate conflict management style by faculty members results in effective management of the classroom conflicts and in turn helps to create responsive classrooms. This study has been done to find out the most preferred style of faculty members while dealing with classroom conflicts. Different conflict situations have been focused. Sample size for this study was 83 MBA faculty members working in engineering colleges affiliated to Visveswaraya Technological University (VTU) located in Bangalore, Karnataka. Data was collected through conflict management inventory. Hypothesis was tested using paired t- test. Collaborating style was found to be the most preferred conflict management style for the faculty members while dealing with classroom conflicts.*

# THE DICHOTOMY BETWEEN CORPORATE CRIMINAL LIABILITY AND DIRECTORS' INDIVIDUAL CRIMINAL LIABILITY: AN APPRAISAL OF TWO JURISDICTIONS (THE PEOPLE'S REPUBLIC OF CHINA & UNITED KINGDOM) VIS-A-VIS THE SCENARIO IN INDIA

**ABHISHEK TRIPATHY**  
**STUDENT**  
**KIIT SCHOOL OF LAW**  
**KIIT UNIVERSITY**  
**BHUBANESWAR**

## **ABSTRACT**

*A "responsible corporate citizen" has become a catchphrase amid heated debates on corporate social responsibility in recent times. As many cases have shown, irresponsible corporate practices can plunge a company into a downward spiral of distrust by the community at large, which undermines confidence in the company and ultimately hurts the company itself. Legitimacy may be maintained – at least to some extent by holding someone accountable to the offended publics. The questions become: who can be held responsible and for what should they be held responsible? Therefore, the objective of this research is to describe, analyze and appreciate the legal regimes governing the duality of directors' liability vis-à-vis that of the corporate for corporate faults across different jurisdictions. And for the purposes for this research subject-matter, three jurisdictions have been reviewed and analyzed and an appraisal to that effect has been attempted, i.e., The People's Republic of China, United Kingdom and India. The research shows that Indian legislation needs to draw level with the other jurisdictions in relation to strengthening its legal responsibility wherein the company can be arraigned as an accused separately for the offences it is capable of committing. To be able to prosecute such conglomerates of wealth and power, a system, succinct and sound in law, has to be adopted to that effect. Laws drafted with the purpose of holding the offender liable for the offences committed should not have major exceptions as in the nature of immunity which these corporations are afforded.*

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce, Economics and 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-mails i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or [info@ijrcm.org.in](mailto:info@ijrcm.org.in) 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](mailto:infoijrcm@gmail.com).

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## 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*

