

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



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

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

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

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 (2012) & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 5656 Cities in 191 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	HEALTH INSURANCE SCHEME (AAWAZ) FOR DOMESTIC MIGRANT LABOURERS IN KERALA OPPORTUNITIES AND CHALLENGES <i>UMA.K & Dr. E. K. SATHEESH</i>	1
2.	FINANCIAL LITERACY: A STEP FORWARD TOWARDS SUCCESS <i>V.VIJAYA & Dr. V.MANICKAVASAGAM</i>	4
3.	ECONOMIC DEVELOPMENT AND ENVIRONMENTAL CHALLENGES: A CASE OF PUNJAB <i>Dr. JASDEEP KAUR DHAMI, Dr. MANISH GUPTA & SANGRAM SINGH</i>	8
4.	EQUIPPING EVERY LEARNER FOR 21ST CENTURY <i>Dr. AMARDEEP KAUR</i>	13
5.	A STUDY ON THE PROMOTION AND REWARD POLICY WITH REFERENCE TO RELIANCE DYEING WORKS TIRUPUR <i>Dr. S. KALAIYARASI</i>	15
6.	A STATISTICAL STUDY ON CUSTOMERS LOYALTY OF MOBILE PHONE SERVICES <i>LENIN JOHN & Dr. D. RANJITHAM</i>	20
7.	A STUDY ON CONSUMER SATISFACTION TOWARDS ORGANIC FOOD PRODUCTS IN COIMBATORE CITY <i>S. AMUDHA & Dr. M. KANAGARATHINAM</i>	24
8.	FACTORS INFLUENCING CUSTOMER LOYALTY: A STUDY ON ORGANISED FOOD & GROCERY OUTLETS <i>Dr. D. PADMA & A. SHANTHI</i>	27
9.	DYNAMIC CONGESTION CONTROL IN NETWORK LAYER FOR ADVANCED CLOUD COMPUTING <i>G. RAMASUBBAREDDY, K. RANGASWAMY & Dr. C. RAJABHUSANAM</i>	33
10.	ENTREPRENEURSHIP SKILL DEVELOPMENT IN VARIOUS BUSINESS SECTORS IN TAMILNADU <i>Dr. G. YOGANANDAN & T. VIGNESH</i>	36
11.	GROWTH AND DEVELOPMENT OF TELECOM SECTOR IN INDIA: AN OVERVIEW <i>Dr. N. VIJAYAKUMAR</i>	40
12.	FUTURE CLOSING PRICE, TRADING VOLUME AND OPEN INTEREST: EVIDENCE FROM STOCK FUTURES & INDEX FUTURES OF NIFTY 50 ON NSE IN INDIA <i>KERKAR PUJA PARESH & Dr. P. SRI RAM</i>	45
13.	FUTURE TRACK OF STRATEGIC GROWTH OF M-COMMERCE MARKET IN GLOBAL SCENARIO <i>Dr. VAIBHAV SHARMA</i>	55
14.	AN ANALYSIS OF CSR SPENDING IN INDIAN COMPANIES <i>NEHA PUSHPAK</i>	58
15.	REMITTANCES AND HOUSEHOLD SAVINGS AND INVESTMENT <i>SULTANA B. A. MAZUMDER</i>	62
16.	THE FUTURE OF BUSINESS IS DIGITAL MARKETING: A DESCRIPTIVE STUDY <i>BAJRANG LAL & Dr. AJMER SINGH</i>	67
17.	AN ANALYSIS OF THE USE OF STRATEGIC MANAGEMENT ACCOUNTING BY ZIMBABWEAN MEDICAL LABORATORIES IN HARARE <i>CHEZA ALEXANDER, MATAMANDE WILSON & KAPESA TONDERAI</i>	74
18.	GROWTH AND PROGRESS OF HANDLOOM INDUSTRY IN INDIA - A STUDY <i>VINAY KUMAR BOLLOJU & A. SREENIVAS</i>	79
19.	GENDER INCLUSIVITY IN IT-BPM SECTOR <i>SUMI.KV</i>	81
20.	E-COMMERCE IN INDIAN CONTEXT: A SWOT ANALYSIS <i>SALIM KHAN</i>	85
	REQUEST FOR FEEDBACK & DISCLAIMER	88

CHIEF PATRON**Prof. (Dr.) K. K. AGGARWAL**

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

FOUNDER PATRON**Late Sh. RAM BHAJAN AGGARWAL**

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

FORMER CO-ORDINATOR**Dr. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISOR**Prof. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. R. K. SHARMA**

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

CO-EDITOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**Dr. S. P. TIWARI**

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

Dr. CHRISTIAN EHIUBUCHE

Professor of Global Business/Management, Larry L Luing School of Business, Berkeley College, USA

Dr. SIKANDER KUMAR

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

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

Research Professor, University Center for Economic & Managerial Sciences, University of Guadalajara, Guadalajara, Mexico

Dr. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

Dr. TEGUH WIDODO

Dean, Faculty of Applied Science, Telkom University, Bandung Technoplex, Jl. Telekomunikasi, Indonesia

Dr. M. S. SENAM RAJU

Professor, School of Management Studies, I.G.N.O.U., New Delhi

Dr. D. S. CHAUBEY

Professor & Dean, Research & Studies, Uttarakhand University, Dehradun

Dr. CLIFFORD OBIYO OFURUM

Professor of Accounting & Finance, Faculty of Management Sciences, University of Port Harcourt, Nigeria

Dr. KAUP MOHAMED

Dean & Managing Director, London American City College/ICBEST, United Arab Emirates

SUNIL KUMAR KARWASRA

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

Dr. MIKE AMUHAYA IRAVO

Principal, Jomo Kenyatta University of Agriculture & Tech., Westlands Campus, Nairobi-Kenya

Dr. SYED TABASSUM SULTANA

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

Dr. BOYINA RUPINI

Director, School of ITS, Indira Gandhi National Open University, New Delhi

Dr. NEPOMUCENO TIU

Chief Librarian & Professor, Lyceum of the Philippines University, Laguna, Philippines

Dr. SANJIV MITTAL

Professor & Dean, University School of Management Studies, GGS Indraprastha University, Delhi

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

Dr. RAJENDER GUPTA

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

Dr. SHIB SHANKAR ROY

Professor, Department of Marketing, University of Rajshahi, Rajshahi, Bangladesh

Dr. ANIL K. SAINI

Professor, Guru Gobind Singh Indraprastha University, Delhi

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. NAWAB ALI KHAN

Professor & Dean, Faculty of Commerce, Aligarh Muslim University, Aligarh, U.P.

MUDENDA COLLINS

Head, Operations & Supply Chain, School of Business, The Copperbelt University, Zambia

Dr. EGWAKHE A. JOHNSON

Professor & Director, Babcock Centre for Executive Development, Babcock University, Nigeria

Dr. A. SURYANARAYANA

Professor, Department of Business Management, Osmania University, Hyderabad

P. SARVAHARANA

Assistant Registrar, Indian Institute of Technology (IIT), Madras

Dr. MURAT DARÇIN

Associate Dean, Gendarmerie and Coast Guard Academy, Ankara, Turkey

Dr. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engg. & Tech., Amity University, Noida

Dr. YOUNOS VAKIL ALROAIA

Head of International Center, DOS in Management, Semnan Branch, Islamic Azad University, Semnan, Iran

WILLIAM NKOMO

Asst. Head of the Department, Faculty of Computing, Botho University, Francistown, Botswana

Dr. JAYASHREE SHANTARAM PATIL (DAKE)

Faculty in Economics, KPB Hinduja College of Commerce, Mumbai

SHASHI KHURANA

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

Dr. SEOW TA WEEA

Associate Professor, Universiti Tun Hussein Onn Malaysia, Parit Raja, Malaysia

Dr. OKAN VELI ŞAFKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BORIS MILOVIC

Associate Professor, Faculty of Sport, Union Nikola Tesla University, Belgrade, Serbia

Dr. LALIT KUMAR

Faculty, Haryana Institute of Public Administration, Gurugram

Dr. MOHAMMAD TALHA

Associate Professor, Department of Accounting & MIS, College of Industrial Management, King Fahd University of Petroleum & Minerals, Dhahran, Saudi Arabia

Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

Dr. IQBAL THONSE HAWALDAR

Associate Professor, College of Business Administration, Kingdom University, Bahrain

Dr. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

Dr. ALEXANDER MOSESOV

Associate Professor, Kazakh-British Technical University (KBTU), Almaty, Kazakhstan

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

YU-BING WANG

Faculty, department of Marketing, Feng Chia University, Taichung, Taiwan

SURJEET SINGH

Faculty, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

Dr. MELAKE TEWOLDE TECLEGIORGIS

Faculty, College of Business & Economics, Department of Economics, Asmara, Eritrea

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

Dr. SAMBHAVNA

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. SHIVAKUMAR DEENE

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

SURAJ GAUDEL

BBA Program Coordinator, LA GRANDEE International College, Simalchaur - 8, Pokhara, Nepal

FORMER TECHNICAL ADVISOR**AMITA****FINANCIAL ADVISORS****DICKEN GOYAL**

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT**SURENDER KUMAR POONIA**

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

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

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for likely publication in one of your journals.

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

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

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

NAME OF CORRESPONDING AUTHOR

Designation/Post* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

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

NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
 - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**
New Manuscript for Review in the area of (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
 - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
 - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
 - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
 3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
 4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
 5. **ABSTRACT:** Abstract should be in **fully italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
 6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aea-web.org/econlit/jelCodes.php. However, mentioning of JEL Code is not mandatory.
 8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
 9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
 10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
 11. **MAIN TEXT:**

THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

ENTREPRENEURSHIP SKILL DEVELOPMENT IN VARIOUS BUSINESS SECTORS IN TAMILNADU

Dr. G. YOGANANDAN
ASSOCIATE PROFESSOR
PERIYAR INSTITUTE OF MANAGEMENT STUDIES
PERIYAR UNIVERSITY
SALEM

T. VIGNESH
Ph. D. RESEARCH SCHOLAR
PERIYAR INSTITUTE OF MANAGEMENT STUDIES
PERIYAR UNIVERSITY
SALEM

ABSTRACT

Entrepreneur Skills, Training and Development are the driving forces of economic growth and social development for any country. An effective entrepreneur skill development programme and training opportunities help to create self-employment at the Domestic as well as International level. The Indian government should identify what kind of entrepreneur skill and training need to start an enterprise. These training must be based on their industry of commodity business sectors for essential economic development. Hence the researcher discussed about the various entrepreneurs skill development and training programmes related to the business sectors in Tamilnadu, India. We see in detail about the skill development of various sectors of the business.

KEYWORDS

business, development, entrepreneur, economic growth, skill development.

INTRODUCTION

Entrepreneurship is 'an individual's ability to turn new ideas into action. Entrepreneur wants creativity, innovation and risk-taking, as well as the ability to plan and manage projects in order to achieve objectives. It is seen as vital to promoting innovation, competitiveness and economic growth. Fostering entrepreneurial spirit supports the creation of new firms and business growth. Entrepreneurship skill also provides benefits of whether a person interest to starting a new business. They can be used across people's personal and working lives for as they encompass creativity, initiative, tenacity, teamwork, understanding of risk and a sense of responsibility (European, 2015).

Skill development is critical for economic growth and social development. Skill development is an important driver to address poverty reduction by improving employability, productivity and helping sustainable enterprise development and inclusive growth (Konrad, 2015). It facilitates a cycle of high productivity, increased employment opportunities, income growth and development. However, this is just one factor among many affecting the productivity whose measurement differs for individuals, enterprise and economy. The increase in productivity could be due to availability of skilled & healthy manpower, technological up gradation and innovative practices and macroeconomic strategies (Sunita & A, 2012).

OBJECTIVES OF THE STUDY

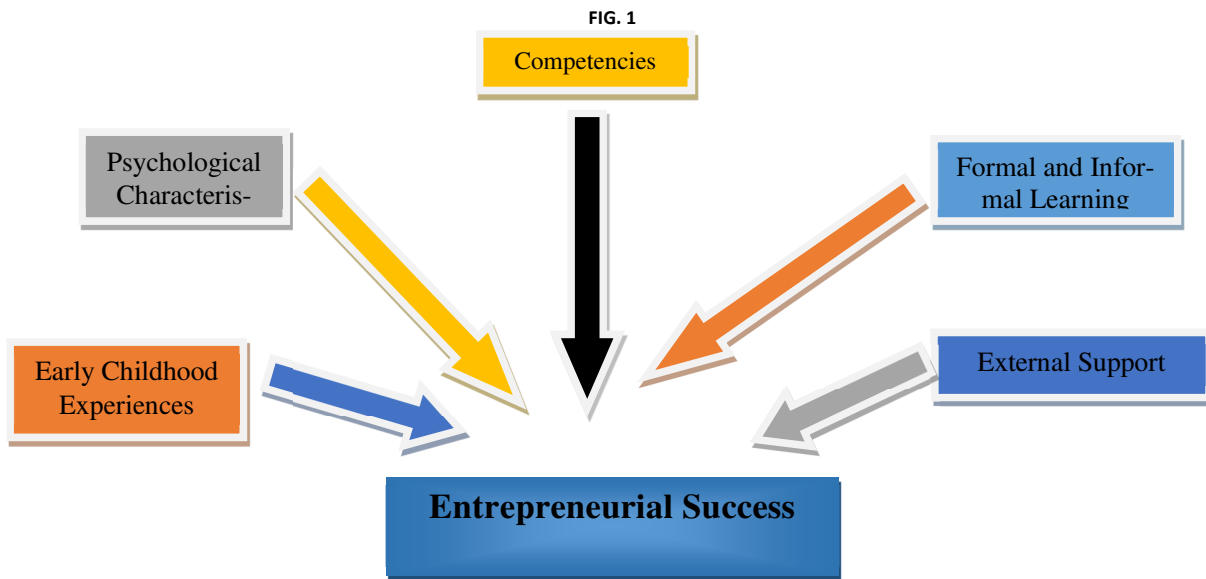
1. To Study the importance of entrepreneur skill development.
2. To Critically examine types of problems & issues in entrepreneurship.
3. To Study on support of youngster to develop entrepreneurship.
4. To Evaluate good skill development of the successful entrepreneur.

DEFINITION OF ENTREPRENEUR

Vignesh Tamilarasu defines, "Entrepreneur is a person who led the organization, lead the society, to lead the economic development of the country".

ENTREPRENEURSHIP FOR SKILL DEVELOPMENT

Entrepreneur wants to update his knowledge in his business. The entrepreneur skills and knowledge are the engines of economic growth and social development of any country. In the competitive world edge will be determined by the abilities of its people to create, share and use knowledge more effectively. On the Job opportunities side, it is failing to create enough job opportunities (Juan, 2011). Professionals entering the job market are lacking in skill sets. This is resulting in a scenario of rising unemployment rates along with low employability (Skill Development in India—present status and recent developments, 2015 - 2016).



CHILDHOOD EXPERIENCES

In childhood experience was I found different kind's people and I get different kinds of experience. My dad started a new business of power loom. He works it for his business work not successful, because of lack of man power. The handloom workers are available but the raw materials are not sufficient at the time he met losses and business troubles to run business. These are problems may be he attend the problem faced by his business. I saw his trouble in each and every step of his business. In the mean time I am seeing his business ideas and experience in his business. The impact of childhood experiences revealed common characteristics. There was a relative predominance of being the younger child among the successful compared to the level of training they had received, responsibilities were given and they were exposed to an environment which encouraged independence and creative exploration. This environment of independence laid the foundation that enabled them to portray strong personalities able to handle problems and challenges through their journey to success. The independent environment enriched their creative thoughts from an early age facilitating successful ventures later in life. All the participants had a very good relationship with their parents contrary to the findings, and their father was voted as the most influential parent in their lives (Bhavna, 2015). They were brought up in an environment that was part authoritarian and part permissive which fueled their creativity and independence. This experienced anxiety-laden stressful situations such as poverty, economic hardships due to decisions of their parents, and death of a father, which influenced their decisions later in life. The training received during their childhood was most useful to the company and produced goods or services of superior quality. Its gives a very good childhood experiences influenced their success. These early childhood experiences were thus found to be a factor which contributed positively to their success (Chandrashekar & Bahal, 2012).

PSYCHOLOGICAL CHARACTERISTICS

Psychological characteristics which is the second factor identified was discussed in terms of need for achievement, locus of control, propensity to take risk, tolerance of ambiguity, self-confidence and innovativeness. The high degree of need for achievement entrepreneur is self-confidence. This was identified through their high quality. Through their commitment and hard work in achieving the targets they have set for themselves. Considering the ability to tolerate ambiguities, majority were identified to have moderate tolerance of ambiguity due to the different levels of uncertainty prevailing in the different chosen ventures. The entrepreneur creativity required high degree of innovation to be successful (Yoganandan & Vignesh, 2016). It is further revealed that an alignment of these two factors contributed to the success their respective industries. We observed that factors such as need for achievement, self confidence, risk taking ability and locus of control were interrelated and worked as a force to result in their success. The ability of the entrepreneur to meet those requirements through their degree of innovation and tolerance of ambiguities has resulted in achieving their success. Entrepreneurial Competencies exhibited traits of strong managerial capabilities, hard work, sacrifices and dedication to the task. The elements relating to the competencies of the participants uncovered in the study is consistent with the findings of the past research. Apart from these sacrifices, hard work and dedication to the task, the participants have advised their own unique way of managing their employees and have cultivated unique abilities to be successful. Human relations were identified as an important aspect in their success and a unique style of managing this resource surfaced from the study.

MANAGING EMPLOYEES AND DECISION MAKING

Entrepreneur wants to manage the each and every employee. He has to take a good decision maker at any time. Entrepreneur creates an environment of affection, sense of belonging and commitment all around which are ingredients in his recipe for success. Affectionate qualities and the satisfaction he derives from helping his employees. He stated that he had helped some of his members to build houses and also gives advice on how they must succeed in life. He acknowledged his competent staff, which he considers as a part of himself and the reason for the success (Balamurugan & Kalai Rani, 2016).

UNIQUE COMPETITIVE ABILITIES

Their unique abilities in conducting their business competitively, differs with the different industry requirement venture. The inspiration of nature has enabled to have own trademark of design, which was described as designs that flow through the garment and being very masculine. He has a competitive edge over his competitors through his unique style and also through his high quality paints and dyes. The unique ability to be competitive was revealed through his ability in combining his artistic talent with the exposure he has received from all over the world, seeing the art of living. So you uproot those things and you store it in your mind. Then you play with whatever the resources here. They stated that their family was very important to them and they don't want to lose at any end. Their unique abilities in conducting their business competitively were identified by the researcher as a reason behind their success. These abilities varied from creativity which would be in design, products or in writing, quality in the products or service provided and a network of trained suppliers along with the expert knowledge they had in operating their venture. The entrepreneurial competencies are various terms of business competitors and the exposure nature of the business. Thus the term "Entrepreneurial competencies" encompass all the identified competencies and concluded as a contributory factor to their success (Surya Kumar & Venkatesh, 2017).

FORMAL AND INFORMAL LEARNING

All are well educated with who had pursued a professional course relating to their venture apart from their school education. Even with such a foundation affirmed that informal learning was the most important form of learning due to the creative nature of their ventures. Highlighting the importance of informal learning a participant stated. Their opinion was that creativity is inborn and can be harnessed through the experience in that field and learning through the association of people which cannot be taught through formal courses (Seuwandhi, 2008).

CONCLUSION

Every person has a different skills and ideas. We are different thoughts and ideas are having by each and every person. But a successful entrepreneur has to be getting their knowledge in the unique rules to follow. In this article we following to very simple and important of the business skills have to be growth of the successive skill development of the entrepreneur. These are the above points to be showing the frame work of the successful entrepreneur to develop his skills and making a good entrepreneur in this world.

REFERENCES

- Balamurugan, S., & Kalai Rani, P. (2016). Work Environment and its Effect on Employee Engagement. (T. N. Shinde, Ed.) *International Multidisciplinary Research Journal*, 6 (6), 1-6.
- Bhavna, V. (2015). Challenges of Skill Development and Rural Women Entrepreneurship. *International Journal of Multidisciplinary Research and Modern Education*, 1 (1), 599-608.
- Chandrashekar, S., & Bahal, R. (2012). Factors Influencing the Entrepreneurial Behaviour of Agricultural Graduates. *SAARC J. Agri*, 10 (2), 31-39.
- European, C. (2015). EU Skills Panorama 2014. ICF and Cede fop for the European Commission.
- Juan, S. (2011). *A Skilled Workforce for Strong, Sustainable and Balanced Growth: A G20 Training Strategy* (1 ed.). Geneva, Switzerland: International Labour Organization 2011.
- Konrad, A. S. (2015). *Skill Development in India* (Vol. 1). FICCI.
- Palanivelu, V. R., & Apdhulkathar, A. (2015). A study on Employee Stress Management SAIL Refractory Company Limited at Salem. *International Recognition Research Journal Golden Research Thoughts Double Blind Peer Reviewed Journal*, 5 (3), 1-5.
- Palanivelu, V. R., & Apdhulkathar, A. (2015). An evaluative study on scientific screening process in a recruitment consulting firm - ICONIUM. *Nehru Journal of Management Reserach*, 1 (10), 104-108.
- Palanivelu, V. R., & Apdhulkathar, A. (2016). A study on Problems of Garment Exporters in Tirupur. *North Asian International Research Journal of Consortium*, 2 (1), 1-6.
- Palanivelu, V. R., & Apdhulkathar, A. (2016). Marketing Strategies for Frozen Fish Exporters in India. *IJAR International Journal of Applied Research*, 6 (10), 107-108.
- Palanivelu, V. R., & Manikandan, D. (2011). Economic Environment of Entrepreneurial Development Programme in India. *International Recognition Research Journal Golden Research Thoughts Double Blind Peer Reviewed Journal*, 4 (11), 1-6.
- Palanivelu, V. R., & Manikandan, D. (2015). A study on Customer Relationship Management a Recruitment Consulting firm- Iconium Group, Chennai. *Nehru Journal of Management Research*, 1 (10), 98-1.
- Palanivelu, V. R., & Manikandan, D. (2015). Concept of Entrepreneurship, Cognitive Discourse. *International Multidisciplinary Journal NAS Publication*, 3 (3), 8-13.
- Seuwandhi, B. R. (2008). Factors Contributing to the Success of. *Sri Lanka Journal of Advanced Social Studies*, 1 (2), 85-110.
- Skill Development in India—present status and recent developments. (2015 - 2016). Retrieved from www.swaniti.in.
- Sunita, S., & A, S. (2012). Skill Development and Productivity of the Workforce. *Confederation of Indian Industry*, 36-51.
- Surya Kumar, M., & Venkatesh, R. (2017). Rural Marketing Strategies, Issues and Challenges. (K. Memon, Ed.) *Indian Journal of Research*, 6 (6), 1-3.
- Yoganandan, G. (2010). Globalisation of Pakistan: Lessons for politically unstable countries. *International Journal of Marketing Studies*, 2 (1), 133-139.
- Yoganandan, G. (2015). An overview of Tirupur: The Textile city in India. *Global Journal for Research Analysis*, 4 (3), 55-56.
- Yoganandan, G. (2015). Carrying out and understanding MBA Students' summer project - A practical guide. *The International Journal of Business & Management*, 3 (1), 73-76.
- Yoganandan, G. (2015). External factors influencing textile exports of Tirupur: An application of factor analysis. *International Refereed Multidisciplinary Journal of Contemporary Research*, 3 (2), 52-64.
- Yoganandan, G. (2015). Growth of apparel export industry in Tirupur, India. *International Journal of Research (IJR)*, 2 (3), 183-187.
- Yoganandan, G. (2015). Job satisfaction of faculty members working in self-financing and government arts and science colleges in Namakkal district. *International Journal of Research (IJR)*, 2 (3), 255-261.
- Yoganandan, G. (2015). Life of and challenges faced by African students in Tamil Nadu, India: A Qualitative Study. *International Journal of Research in Commerce, Economics & Management*, 5 (1), 47-50.
- Yoganandan, G. (2015). Religion: Understand the other God(s). *International Journal of Research (IJR)*, 2 (2), 329-330.
- Yoganandan, G. (2015). Textile export promotion in India - Salient features. *Bonfring International Journal of Industrial Engineering and Management Science*, 1 (1), 1-4.
- Yoganandan, G. (2015). The strategies and expectations of apparel exporters in Tirupur, India. *ZENITH International Journal of Business Economics & Management Research*, 5 (1), 169-177.
- Yoganandan, G., & Divya, R. (2015). Effectiveness of performance appraisal system in Seshasayee Paper and Boards limited, Erode. *International Refereed Multidisciplinary Journal of Contemporary Research*, 3 (2), 71-77.
- Yoganandan, G., & Divya, R. (2015). Job satisfaction of employees working in private sector banks at Tiruchengode: An analysis of the contributing variables towards job satisfaction. *EXCEL International Journal of Multidisciplinary Management Studies*, 5 (2), 34-41.
- Yoganandan, G., & Prabhukumar, G. (2015). Consumer buying behavior towards books in Erode City. *International Journal of Research (IJR)*, 2 (1), 609-614.
- Yoganandan, G., & Radha, M. (2016). A study on significance and future prospects of Indian textile industry. *International Journal of Business and Administration Research Review*, 1 (1), 439-442.
- Yoganandan, G., & Radha, M. (2016). The role of educational institutions in fostering entrepreneurship education in India. *Shanlax International Journal of Management*, 3 (1), 342-344.
- Yoganandan, G., & Sakthivel, M. (2015). Brand preference towards toothpaste in Namakkal district, Tamilnadu. *International Journal of Research in Management Studies (IJRMS)*, 5 (1), 01-09.
- Yoganandan, G., & Saravanan, R. (2011). Export performance of Indian textile industry during post reform period (1991 to 2010). *International Journal of Management, Entrepreneurship & Technology*, 1 (1), 44.
- Yoganandan, G., & Saravanan, R. (2015). Impact of global recession on global textile exports and imports. *GJRA - Global Journal for Research Analysis*, 4 (1), 103-105.
- Yoganandan, G., & Sathya, C. (2015). Job Satisfaction in State Bank of India in Namakkal district. *IRACST- International Journal of Research in Management & Technology (IJRMT)*, 5 (1), 167-173.

37. Yoganandan, G., & Sivasamy, G. (2015). Health and safety measures in Chettinad Cement Corporation Limited, Karur. *Bonfring International Journal of Data Mining*, 5 (1), 6-9.
38. Yoganandan, G., & Sivasamy, G. (2015). Job satisfaction of contract employees working in Tamil Nadu Newsprint and Papers Limited (TNPL), Karur. *ZENITH International Journal of Multidisciplinary Research*, 5 (2), 23-30.
39. Yoganandan, G., & Sowndarya, M. (2015). Job satisfaction of faculty members working in engineering colleges in Namakkal district. *International Journal of Research (IJR)*, 2 (2), 296-302.
40. Yoganandan, G., & Vetrivelan, V. (2016). A study on emerging trends in textile industry in India. *International Journal of Business and Administration Research Review*, 1 (1), 435-438.
41. Yoganandan, G., & Vetrivelan, V. (2016). Entrepreneurship development in India. *Shanlax International Journal of Management*, 3 (1), 345-346.
42. Yoganandan, G., & Vetrivelan, V. (2016). Growth of textile industry in India. *Global Journal for Research Analysis*, 5 (10), 25-26.
43. Yoganandan, G., & Vetrivelan, V. (2016). Youth Empowerment and Skill Development. Salem: School of Humanities and Social Sciences.
44. Yoganandan, G., & Vignesh, T. (2016). Challenges in Agro Entrepreneurship in Tamilnadu, India. *International Journal of Research in Commerce, Economics & Management*, 6 (2), 37-39.
45. Yoganandan, G., Jaganathan, A. T., Saravanan, R., & Banumathi, S. (2013). Measuring the Service Quality of Private Sector Banks in Tirupur - Application of SERVQUAL Model. *IRACST- International Journal of Research in Management & Technology (IJRMT)*, 3 (4), 136-140.
46. Yoganandan, G., Jaganathan, A. T., Saravanan, R., & SenthilKumar, V. (2013). Factors affecting the export performance of textile industry in developing countries – A review of literature. *IRACST – International Journal of Commerce, Business and Management (IJCMB)*, 2 (4), 173-176.
47. Yoganandan, G., Saravanan, R., & Ruby, N. (2013). A study on online shopping behaviour of teachers working in self-financing colleges in Namakkal district with special reference to K.S.R College of Arts and Science, Tiruchengode, Namakkal District. *International Journal of Research in Commerce Economics and Management*, 3 (6), 31-38.
48. Yoganandan, G., Saravanan, R., & SenthilKumar, V. (2013). Problems faced by small knitwear exporters in Tirupur Tamil Nadu. *Life Science Journal*, 10 (7), 1145-1153.
49. Yoganandan, G., Saravanan, R., Priya, N., & Ruby, N. (2013). A study on performance appraisal system in EID Parry (India) Ltd, Pugalur, Tamil Nadu, India. *IJSR - International Journal of Scientific Research*, 2 (8), 142-145.
50. Yoganandan, G., Saravanan, R., Ruby, N., & Karthi, C. (2013). A study on households' consumption pattern of Aavin milk in Erode district. *International Journal of Research in Commerce Economics and Management*, 3 (7), 6-10.

REQUEST FOR FEEDBACK

Dear Readers

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

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

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

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

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

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

