# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT



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., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,

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 7144 Cities in 197 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

# **CONTENTS**

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	RELATIONSHIP MODEL AMONG EMPLOYEE ENGAGEMENT, ORGANIZATIONAL COMMITMENT AND EMPLOYEE PERFORMANCE  ABDUL JALALUDIN SAYUTI, HERI SETIAWAN, ESYA ALHADI & YUSLELI HERAWATI	1
2.	ROLE OF NON-GOVERNMENTAL ORGANIZATIONS IN EMPOWERING RURAL WOMEN: A CASE STUDY OF SELECT NGO'S IN SIDDIPET DISTRICT OF TELANGANA STATE  Dr. GOPALA SUDARSHANAM	2
	REQUEST FOR FEEDBACK & DISCLAIMER	3

### 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

## CO-ORDINATOR

#### Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

# ADVISOR

#### Prof. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

# **EDITOR**

#### Dr. NAWAB ALI KHAN

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

## CO-EDITOR

#### Dr. G. BRINDHA

Professor & Head, Dr.M.G.R. Educational & Research Institute (Deemed to be University), Chennai

# EDITORIAL ADVISORY BOARD

#### **Dr. SIKANDER KUMAR**

Vice Chancellor, Himachal Pradesh University, Shimla, Himachal Pradesh

#### Dr. A SAJEEVAN RAO

Professor & Director, Accurate Institute of Advanced Management, Greater Noida

#### **Dr. CHRISTIAN EHIOBUCHE**

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

#### Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

#### **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. KAUP MOHAMED

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

#### Dr. D. S. CHAUBEY

Professor & Dean (Research & Studies), Uttaranchal University, Dehradun

#### Dr. ARAMIDE OLUFEMI KUNLE

Dean, Department of General Studies, The Polytechnic, Ibadan, Nigeria

#### **Dr. SYED TABASSUM SULTANA**

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

#### Dr. MIKE AMUHAYA IRAVO

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

#### **Dr. NEPOMUCENO TIU**

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

#### Dr. BOYINA RUPINI

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

#### Dr. FERIT ÖLÇER

Professor & Head of Division of Management & Organization, Department of Business Administration, Faculty of Economics & Business Administration Sciences, Mustafa Kemal University, Turkey

#### Dr. SANJIV MITTAL

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

#### Dr. SHIB SHANKAR ROY

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

#### **Dr. SRINIVAS MADISHETTI**

Professor, School of Business, Mzumbe University, Tanzania

#### Dr. ABHAY BANSAL

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

#### Dr. KEVIN LOW LOCK TENG

Associate Professor, Deputy Dean, Universiti Tunku Abdul Rahman, Kampar, Perak, Malaysia

#### Dr. OKAN VELI ŞAFAKLI

Professor & Dean, European University of Lefke, Lefke, Cyprus

#### Dr. V. SELVAM

Associate Professor, SSL, VIT University, Vellore

#### **Dr. BORIS MILOVIC**

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

#### Dr. N. SUNDARAM

Associate Professor, VIT University, Vellore

#### Dr. IQBAL THONSE HAWALDAR

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

#### Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

#### **Dr. ALEXANDER MOSESOV**

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

#### **RODRECK CHIRAU**

Associate Professor, Botho University, Francistown, Botswana

#### Dr. PARDEEP AHLAWAT

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

#### Dr. DEEPANJANA VARSHNEY

Associate Professor, Department of Business Administration, King Abdulaziz University, Saudi Arabia

#### Dr. BIEMBA MALITI

Associate Professor, School of Business, The Copperbelt University, Main Campus, Zambia

#### Dr. SHIKHA GUPTA

Associate Professor, Lingaya's Lalita Devi Institute of Management & Sciences, New Delhi

#### Dr. KIARASH JAHANPOUR

Dean of Technology Management Faculty, Farabi Institute of Higher Education, Karaj, Alborz, I.R. Iran

#### Dr. SAMBHAVNA

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

#### **YU-BING WANG**

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

#### **Dr. TITUS AMODU UMORU**

Professor, Kwara State University, Kwara State, Nigeria

#### **Dr. SHIVAKUMAR DEENE**

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

#### Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

#### **Dr. JASVEEN KAUR**

Head of the Department/Chairperson, University Business School, Guru Nanak Dev University, Amritsar **SURAJ GAUDEL** 

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

#### Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

#### Dr. BHAVET

Former Faculty, Shree Ram Institute of Engineering & Technology, Urjani

# FORMER TECHNICAL ADVISOR

# FINANCIAL ADVISOR

#### **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** 

1.

Nationality

### 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**).

<b>GUIDELINES FOR SUBMISSION (</b>	OF MANUSCRIPT
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/specify)	/IT/ Education/Psychology/Law/Math/other, please
DEAR SIR/MADAM	
Please find my submission of manuscript titled 'your journals.	′ for likely publication in one c
I hereby affirm that the contents of this manuscript are original. Furthermore fully or partly, nor it is under review for publication elsewhere.	e, it has neither been published anywhere in any languag
I affirm that all the co-authors of this manuscript have seen the submitted vitheir names as co-authors.	ersion of the manuscript and have agreed to inclusion o
Also, if my/our manuscript is accepted, I agree to comply with the formalitie discretion to publish our contribution in any of its journals.	es as given on the website of the journal. The Journal ha
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	:

<sup>\*</sup> 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. <u>The qualification of author is not acceptable for the purpose</u>.

#### NOTES:

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. <u>pdf.</u> 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.
- 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 <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It should be free from any errors i.e. <u>grammatical</u>, spelling or <u>punctuation</u>. 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

# RELATIONSHIP MODEL AMONG EMPLOYEE ENGAGEMENT, ORGANIZATIONAL COMMITMENT AND EMPLOYEE PERFORMANCE

ABDUL JALALUDIN SAYUTI
ASSOCIATE PROFESSOR
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF SRIWIJAYA
PALEMBANG, INDONESIA

HERI SETIAWAN
ASSOCIATE PROFESSOR
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF SRIWIJAYA
PALEMBANG, INDONESIA

ESYA ALHADI
ASSOCIATE PROFESSOR
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF SRIWIJAYA
PALEMBANG, INDONESIA

YUSLELI HERAWATI
ASSOCIATE PROFESSOR
BUSINESS ADMINISTRATION DEPARTMENT
STATE POLYTECHNIC OF SRIWIJAYA
PALEMBANG, INDONESIA

#### **ABSTRACT**

The organization's success in managing changes starts with active employee engagement. The purpose of the study is to determine causality correlation among employee engagement, commitment of organizational, employee performance. The method used in the research was a quantitative approach. The research sample was 200 employees of the travel agent in the department of marketing tourism products. The study used purposive sampling as a sampling technique. SEM was extended in this study to examine the model of construct and quantify the relationship between constructs. This study explained that employee engagement had a significant influence on the commitment of organizational. Commitment of Organizational had a significant influence on the performance of employee. Then, employee engagement has no prominent on the performance of employees. The study proposed the commitment of organizational and employee satisfaction as mediating variables and proposed employee performance as a consequence of employee involvement. The travel agency business managers must have been able to provide opportunities and attention to all employees to be able to actively participate in work so that it would foster a commitment to remain loyal. The travel agency business manager must also have been able to provide comfort to all employees so that they could work optimally and could contribute actively. The sample of this research only represent one sector of the industry; therefore, further study should incorporate other sectors to see the relationship between employee engagement, organizational commitment and employee performance.

# ROLE OF NON-GOVERNMENTAL ORGANIZATIONS IN EMPOWERING RURAL WOMEN: A CASE STUDY OF SELECT NGO'S IN SIDDIPET DISTRICT OF TELANGANA STATE

# Dr. GOPALA SUDARSHANAM SR. ASST. PROFESSOR OF COMMERCE GOVERNMENT DEGREE COLLEGE (AUTONOMOUS) SIDDIPET

#### **ABSTRACT**

Empowerment is a multi-dimensional process that helps women to gain authority and self-realization in improving their life standards. It signifies a change from a status of failure to recognition, success and also systematizes their lives and resources. Therefore, to empower women in rural areas the both central and state governments have perpetuated many schemes. But due to the illiteracy & poor education, malnutrition, lack of awareness and digital gap, rural women are very far to reap the benefits from such empowerment and economic development schemes. In this connection, NGO's the legally constituted voluntary organizations have been playing a significant role in the empowerment of such disadvantage's women, helping them stand on their own through their activities, which includes vocational training, welfare programmes, development-oriented activities, empowering women and weaker sections, protecting the rights of marginalized segments, protecting the environment, spreading literacy and education and other similar programmes. Keeping the imperativeness of women empowerment in the view the researcher made a present study to examine the role of select NGO's in empowering rural women in identified villages. The profile of the respondents reveals that about 74% are in the age bracket of 25 to 50, almost 92% members of any women empowerment scheme are married and sizeable amount, i.e., 95% respondents belongs to other than forward community. Further he has also tried to find the impact of such NGO's on improvement of their income levels and thereby satisfaction level and found that, the NGO's chosen for the present study were able to create an indispensable impact on the empowerment and development of the women beneficiaries. NGO's have their significant impact on effective implementation of various rural empowerment schemes in the selected villages. 70 percent of respondents have opined that they came to know the existence of schemes, availability of benefits of different schemes through the training programs and awareness activities arranged periodically in their respective villages by these NGO's. Regarding to economic progress, majority of them (77%) have responded that the schemes have gave a fillip their monthly income by 2000 to 3000 per month, which was indeed by the educational support of the NGO's itself. Based on the impact parameter, it is found that good number of respondents have (77%) also opined that their life style, standard of living, cost of living and family exposure have remarkably raised to appreciable level and resulted for rely on their own resources by increase of their regular income levels. Almost 85% of the respondents are stratospherically happy with the impact of the schemes on their economic improvement. At the end, for their more conducing role and strengthening the initiatives of the NGO's the researcher earnestly appeals to the government should ponder over the point providing technological support, financial assistance and need based training to the organizers of the NGO's.

# REQUEST FOR FEEDBACK

#### **Dear Readers**

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

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

If you have any queries, please feel free to contact us on our e-mail <a href="mailto:infoijrcm@gmail.com">infoijrcm@gmail.com</a>.

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







