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

Index Copernicus Publishers Panel, Polandwith IC Value of 5.09 &number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2501 Cities in 159 countries/territories are visiting our journal on regular basis.

CONTENTS

SP. NO. A FACTOR ANALYSIS ON PRODUCT ATTRIBUTES FOR CONSUMER BUYING BEHAVIOR OF MALE COSMETICS IN NAGPUR CITY DR. N. M. KULKARNI & SAKET BANSOD CROSS BORDER MERGERS & ACQUISITIONS AND ITS EFFECT ON SHAREHOLDERS WEALTH IN INDIA JAYANT KALGHATGI & DR. RAYINDRAMATH. JEADI CONSUMER BEHAVIOR TOWARDS CELEBRITY ENDORSEMENT OF PRODUCTS AND SERVICES DR. D. S. CHAUBEY, K. R. SUBRAMANIAN & SHYAM SUNDER SAINI 4. ASSESSMENT OF CONSUMER BUYING BEHAVIOUR TOWARDS ELECTRIC SCOOTERS IN PUNJAB PRANAV RANIAN, DR. YUVRAJ BHATNAGAR & RAZIA SEHDEV 5. CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS DR. BHUPENDRA SINGH HADA 6. FACTOR ANALYSIS OF JOB STRESSORS IN BANKS VISHAL SAMARTHA, DR. VIDYAVATH, DR. MUSTIARY BEGUM & LOKESH 7. CONSUMER PERCEPTION OR RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAH 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATE OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAY ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & R. DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FOI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR SANKS VYER SEETHALAKSHMI BALAKRISHNAN 16. ORIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS S. KALPAMA	Page No. 1 5
 A FACTOR ANALYSIS ON PRODUCT ATTRIBUTES FOR CONSUMER BUYING BEHAVIOR OF MALE COSMETICS IN NAGPUR CITY DR. N. M. KULKARNI & SAKET BANSOD CROSS BORDER MERGERS & ACQUISITIONS AND ITS EFFECT ON SHAREHOLDERS WEALTH IN INDIA JAYANT KALGHATGI & DR. RAVINDRANATH.V.BADI CONSUMER BEHAVIOR TOWARDS CELEBRITY ENDORSEMENT OF PRODUCTS AND SERVICES DR. D. S. CHAUBEY, K. R. SUBRAMANIAN & SHYMAN SUNDER SAINI ASSESSMENT OF CONSUMER BUYING BEHAVIOUR TOWARDS ELECTRIC SCOOTERS IN PUNJAB PRANAV RANJAN, DR. YUVRAJ BHATTMAGAR & RAZIA SEHDEV CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS DR. BHUPENDRA SINGH HADA FACTOR ANALYSIS OF JOB STRESSORS IN BANKS VISHAL SAMARTHA, DR. VIDYAVATHI, DR. MUSTIARY BEGUM & LOKESH CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATAP SINGH NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASKARAN & DR. T. VANNIARAJAN IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATES OF SYLHET DIVISION ABDULL LATIF & AYSA YEASMIN ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH ROLL ALTIF & MYSA YEASMIN MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA MIPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IN FREE EXPLAYACHMEN BALAKRISH	5
2. CROSS BORDER MERGERS & ACQUISITIONS AND ITS EFFECT ON SHAREHOLDERS WEALTH IN INDIA JAYANT KALGHATGI & DR. RAVINDRANATH V. BADI 3. CONSUMER BEHAVIOR TOWARDS CELEBRITY ENDORSEMENT OF PRODUCTS AND SERVICES DR. D. S. CHAUBEY, K. R. SUBRAMANIAN & SHYAM SUNDER SAINI 4. ASSESSMENT OF CONSUMER BUYING BEHAVIOUR TOWARDS ELECTRIC SCOOTERS IN PUNIAB PRANAV RANJAN, DR. YUVRAJ BHATNAGAR & RAZIA SEHDEV 5. CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS DR. BHUPENDRA SINGH HADA 6. FACTOR ANALYSIS OF JOB STRESSORS IN BANKS VISHAL SAMARTHA, DR. VIDYAVATHI, DR. MUSTIARY BEGUM & LOKESH 7. CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARNDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT' & DR. P. C. JHA 13. MANAGEMENTO OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FÜI IN BETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IVER SEFTHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	
3. CONSUMER BEHAVIOR TOWARDS CELEBRITY ENDORSEMENT OF PRODUCTS AND SERVICES DR. D. S. CHAUBEY, K. R. SUBRAMANIAN & SHYAM SUNDER SAIN! 4. ASSESSMENT OF CONSUMER BUYING BEHAVIOUR TOWARDS ELECTRIC SCOOTERS IN PUNJAB PRANAV RANJAN, DR. YUVRAI BHATNAGAR & RAZIA SEHDEV 5. CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS DR. BHUPENDRA SINGH HADA 6. FACTOR ANALYSIS OF JOB STRESSORS IN BANKS VISHAL SAMARTHA, DR. VIOYAVATHI, DR. MUSTIARY BEGUM & LOKESH 7. CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOV KUMAR PANIGRAH! 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FOI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	
3. CONSUMER BEHAVIOR TOWARDS CELEBRITY ENDORSEMENT OF PRODUCTS AND SERVICES DR. D. S. CHAUBEY, K. R. SUBRAMANIAN & SHYAM SUNDER SAIN! 4. ASSESSMENT OF CONSUMER BUYING BEHAVIOUR TOWARDS ELECTRIC SCOOTERS IN PUNJAB PRAMAV RANJAN, DR. YUVRAJ BHATNAGAR & RAZIA SEHDEV 5. CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS DR. BHUPENDRA SINGH HADA 6. FACTOR ANALYSIS OF JOB STRESSORS IN BANKS VISHAL SAMARTHA, DR. VIDYAVATHI, DR. MUSTIARY BEGUM & LOKESH 7. CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FOI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS INFERSECTION SECTOR BANKS INFERSECTIAL ARSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	10
4. ASSESSMENT OF CONSUMER BUYING BEHAVIOUR TOWARDS ELECTRIC SCOOTERS IN PUNJAB PRANAV RANJAN, DR. YUVRAJ BHATNAGAR & RAZIA SEHDEV 5. CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS DR. BHUPENDRA SINGH HADA 6. FACTOR ANALYSIS OF JOB STRESSORS IN BANKS VISHAL SAMARTHA, DR. VIDYAVATHI, DR. MUSTIARY BEGUM & LOKESH 7. CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FOI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	
PRANAV RANJAN, DR. YUVRAJ BHATNAGAR & RAZIA SEHDEV 5. CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS DR. BHUPENDRA SINGH HADA 6. FACTOR ANALYSIS OF JOB STRESSORS IN BANKS VISHAL SAMARTHA, DR. VIDYAVATHI, DR. MUSTIARY BEGUM & LOKESH 7. CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATTAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS YER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	
5. CRITICAL STUDIES OF RISK AND RETURN ON MUTUAL FUNDS DR. BHUPENDRA SINGH HADA 6. FACTOR ANALYSIS OF JOB STRESSORS IN BANKS VISHAL SAMARTHA, DR. VIDYAVATHI, DR. MUSTIARY BEGUM & LOKESH 7. CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ES OF BSCIC INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FOI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	17
DR. BHUPENDRA SINGH HADA 6. FACTOR ANALYSIS OF JOB STRESSORS IN BANKS VISHAL SAMARTHA, DR. VIDYAVATHI, DR. MUSTIARY BEGUM & LOKESH 7. CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACLITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTABLUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS YER SEETHALLAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	24
VISHAL SAMARTHA, DR. VIDYAVATHI, DR. MUSTIARY BEGUM & LOKESH 7. CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ES OF BSCIC INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	
 7. CONSUMER PERCEPTION OF RETAIL OUTLETS IN LUCKNOW: A CASE STUDY DR. AMARENDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATE OF BSCIC INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAXARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS 	31
DR. AMARENDRA PRATAP SINGH 8. NEGATIVE WORKING CAPITAL AND PROFITABILITY: AN EMPIRICAL ANALYSIS OF INDIAN CEMENT COMPANIES DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATE OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IVER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	36
DR. ASHOK KUMAR PANIGRAHI 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATE SOF BSCIC INDUSTRIAL ESTATE SOF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	
 9. A STUDY ON IMPLEMENTATION STEPS IN CRM AT PRIVATE BANKS N. RAJASEKARAN & DR. T. VANNIARAJAN 10. IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATE OF BSCIC INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAXARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS 	41
 N. RAJASEKARAN & DR. T. VANNIARAJAN IMPACT OF COMMON FACILITIES PROVIDED BY INDUSTRIAL ESTATE AUTHORITY ON ENTREPRENEURS: A STUDY ON INDUSTRIAL ESTATE OF BSCIC INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA FOI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS 	46
OF BSCIC INDUSTRIAL ESTATES OF SYLHET DIVISION ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAX ARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	10
 ABDUL LATIF & AYSA YEASMIN 11. ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAXARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS 	TATES 50
 ROLE OF CROSS BORDER TRADE TOWARDS RURAL DEVELOPMENT: EMPIRICAL EVIDENCES FROM BLEETING TRADE POINT IN TAXARUNACHAL PRADESH SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS 	
SRI. TAO ABO, SRI. TENZIN GOMBU & DR. PHILIP MODY 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	VANG, 54
 12. MAKING PERFORMANCE MANAGEMENT WORK R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS 	
R. G. RATNAWAT & DR. P. C. JHA 13. MANAGEMENT OF FLOATING CAPITAL IN BANKING SECTOR: A CASE STUDY OF PUBLIC AND PRIVATE SECTOR BANKS IN INDIA PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	
PRAMOD BHARGAVA & REETA 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	58
 14. FDI IN RETAIL SECTOR: CONSEQUENCES OVERLOOKED NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS 	61
NEHA CHAHAL 15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	
15. IMPACT OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN RETAIL BANKS: A COMPARATIVE STUDY BETWEEN PUBLIC, PRIVAT COOPERATIVE SECTOR BANKS IYER SEETHALAKSHMI BALAKRISHNAN	65
IYER SEETHALAKSHMI BALAKRISHNAN 16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	E AND 69
16. DRIP MARKETING: SLOW AND STEADY WINS THE CUSTOMERS	
	74
	/4
17. CUSTOMER'S SATISFACTION IN ATM SERVICE: AN EMPIRICAL STUDY OF BANKS IN CHANDIGARH	78
MANPREET KAUR) 03
18. VALUE CREATION IN INDIAN ENTERPRISES: AN EMPIRICAL ANALYSIS WITH SPECIAL REFERENCE TO IT, TELECOM AND FMCG SECTOR LAKHWINDER KAUR DHILLON	82
19. EMPLOYMENT CONDITIONS AND EMPLOYMENT RISKS AMONG STREET VENDORS IN MADURAI CITY	85
DR. WELL HAOREI	
20. HUMAN RESOURCE (HR) PRACTICES: AN EVALUATION OF SOME SELECTED REAL ESTATE ORGANIZATIONS IN BANGLADESH ABU MD. ABDULLAH, MAKSUDA HOSSAIN & MD. ABDUR RASHID	89
21. A STUDY ON VOLATILITY OF SHARES IN BANKING SECTOR	94
G.B.SABARI RAJAN & R.MURALI	
22. ROLE OF LOCAL FOOD IN TOURISM IN JAMMU: A CASE STUDY OF KATRA (J&K) SANJAY JAMWAL	101
23. EMPIRICAL RELATIONSHIP BETWEEN CAPITAL BASE AND EARNINGS PERSHARE OF MONEY DEPOSIT BANKS IN NIGERIA: A COMPAI	RATIVE 106
STUDY	
DR. OLAGUNJU ADEBAYO 24. THE IMPACT OF COMMERCIAL BANKS ACTIVITIES ON INTERNATIONAL TRADE FINANCING: EVIDENCE FROM NIGERIA	112
SAMUEL, IYIOLA KEHINDE OLUWATOYIN & UMOGBAI, MONICA E.	113
25. COMPARATIVE STUDY ON THE MICROFINANCE PERFORMANCE OF MALE OWNED AGAINST FEMALE OWNED SMALL AND	MICRO 119
ENTERPRISES IN BAHIR DAR CITY, ETHIOPIA	
26. A BRIEF REVIEW OF SELECTED LITERATURE ON SME EXPORT PERFORMANCE	122
DR. ABUBAKAR SAMBO JUNAIDU	
27. TOURISM MARKETING: A STUDY TO OVERCOME CHALLENGES OF TOURISM IN BANGLADESH	126
28. DEVELOPMENT OF LOYALTY PROGRAMS: AN INTEGRAL TOOL IN THE MARKETING PROCESS	I
ANURAG KANSAL	132
29. MANAGEMENT OF WORKING CAPITAL	133
ASHA SINGH 30. GREEN MARKETING: A TOOL FOR SUSTAINABLE DEVELOPMENT	133 139
HARI LAL BHASKAR	139
REQUEST FOR FEEDBACK	

CHIEF PATRON

PROF. 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 FormerVice-President, Dadri Education Society, Charkhi Dadri FormerPresident, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

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. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, YanbuIndustrialCollege, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

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

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghl. P. University, Delhi

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

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

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

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

<u>SUPERINTENDENT</u>

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to 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; Econometrics; 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 <u>M.S. Word format</u> 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

COVERING LETTER FOR SUBMISSION:	DATED:
THE EDITOR	DATES.
JRCM	
Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF	
e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/La	w/Computer/IT/Engineering/Mathematics/other, please specify)
DEAR SIR/MADAM	
Please find my submission of manuscript entitled '	' for possible publication in your journals.
hereby affirm that the contents of this manuscript are original. Furthermore, it l nder review for publication elsewhere.	has neither been published elsewhere in any language fully or partly, nor is it
affirm that all the author (s) have seen and agreed to the submitted version of the	e 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 formal contribution in any of your journals.	lities as given on the website of the journal & you are free to publish our
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:	

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 mentionthe 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 <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. 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.

WEBSITES

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

EMPLOYMENT CONDITIONS AND EMPLOYMENT RISKS AMONG STREET VENDORS IN MADURAI CITY

DR. WELL HAOREI ASST. PROFESSOR DEPARTMENT OF RURAL INDUSTRIES AND MANAGEMENT GANDHIGRAM RURAL INSTITUTE - DEEMED UNIVERSITY DINDIGUL

ABSTRACT

Vending as profession has been carried out all along in the known history and it has been an integral part of both urban and rural culture. The present study explores the employment conditions and employment risks among street vendors in Madurai City. The study explore that the street vendors in Madurai City are independent self-employed on whole time basis in undesignated market place. They face the risks of perishing their marketing goods as they do not have proper storage place, they face the risk of their assets due to confiscation of merchandise by various parties, the risk of their regular income due to day to day fluctuation in the price of the marketing goods and they risk their due to open access to open drainage, lifting and pulling of heavy loads and open exposure to sunlight heat.

KFYWORDS

Street Vendors, Madurai City, Employment Conditions.

INTRODUCTION

treet vending as a profession has been in existence in India since time immemorial. A street vendor is broadly defined as a person who offers goods or services for sale to the public without having a permanent built up structure but with a temporary static structure or mobile stall (or headload). Street vendors may be stationary by occupying space on the pavements or other public/private areas, or may be mobile in the sense that they move from place to place carrying their wares on push carts or in cycles or baskets on their heads, or may sell their wares in moving bus etc.

STATEMENT OF THE PROBLEM

For most street vendors, trading from the pavements is full of uncertainties. They are constantly harassed by the authorities. The local bodies conduct eviction drives to clear the pavements of these encroachers and in most cases confiscate their goods. A municipal raid is like a cat and mouse game with municipal workers chasing street vendors away while these people try to run away and hide from these marauders. Confiscation of their goods entails heavy fines for recovery. In most cases it means that the vendor has to take loans from private sources (at exorbitant interests) to either recover whatever remains of his confiscated goods or to restart his business. Besides these sudden raids, street vendors normally have to regularly bribe the authorities in order to carry out their business on the streets. All these mean that a substantive income from street vending is spent on greasing the palms of unscrupulous authorities or to private money lenders. In fact in most cases street vendors have to survive in a hostile environment though they are service providers.

JUSTIFICATION OF THE STUDY

In most cities hawking is regarded as an illegal activity. There are municipal and police laws that impose restrictions on the trade. In most cases these laws do not directly prohibit hawking as a profession. They impose restrictions on the use of urban space for street vending. Hence there is a need to study the municipal laws in Madurai city. It is also necessary to study the nature of the trade in its totality and the employment conditions and employment risks among street vendors. A study of the hawkers should be conducted, as this will throw light on the type of problems the hawkers' face. In some cities, such as Mumbai, Calcutta and Ahmedabad there existed surveys on street vendors in Madurai city. In Mumbai, the municipal corporation had commissioned the Tata Institute of Social Sciences and Youth for Unity and Voluntary action (YUVA), an NGO, to undertake a census of hawkers who conduct their business on municipal lands. More recently, in 2000, the SNDT Women's University in Mumbai in collaboration with the International Labour Organisation, conducted a study on street vendors in Mumbai. In Ahmedabad, SEWA had conducted studies on hawkers in the city and in Kolkata, the Hawkers' Sangram Committee had conducted some studies on the trade. The findings of these studies could supplement the reports on street vendors carried out in this study.

REVIEW OF RELATED LITERATURE

A number of authors and researchers have contributed a great deal of literature on the street vendors. The relevant studies were perused so as to identify issues, problems and ideas that the current research addresses.

Sruthi Subbanna, Bhargavi S. Rao, Mallesh K.R. (2010), in their brief study of Street Vendors in the city of Bengaluru, found that, of the entire street vendors surveyed not even one vendor said he did not pay bribe. Some even went on to say that they have been continuously troubled by authorities to pay bribe, and out of fear they just relent. Failure to pay bribes usually results in the officer taking portion of their wares and never giving it back.

Helen R. Sekar, in his research work on the Vulnerabilities and Insecurities of Informal Sector Workers: A Study of Street Vendors revealed that, nearly 30% of the vendors reported having respiratory ailments due to constant exposure to dust when they carry out vending on streets. Nearly one-fourth of the vendors reported to have suffered from Jaundice at least since they started street vending. Backache has been reported by 25% of the vendors which may be either due to squatting posture or due standing for long hours while vending or they had to walk for a long distance.

Sharit K. Bhowmik and Debdulal Saha (2012), in their conduct on, Street Vending in Ten Cities in India, reported that, there are a number of hazards that the vendors face. The first is the threats of eviction by the municipality. Nearly 77% said that they are perturbed by fear of eviction. But 22% said they do not have such fear. Our study shows that 65% of the vendors paid bribes regularly. However in Patna, the maximum number of evictions faced by vendors is around 25. The vendors pay around an average of Rs.10 daily as bribes. Vendors unanimously reported that they do not get back goods which are confiscated by the municipal authorities. A large number of eviction drives are conducted and the confiscated goods are not returned. This situation portrays the ruthless attitude of the municipal authorities towards vendors in the city, 9% say that they have heard about hawking zones. Astonishingly, a scant 2% of the vendors know that two national policies have been formulated for them.

Kyoko Kusakabe (2006) examined Policy Issues on Street Vending: An Overview of Studies in Thailand, Cambodia and Mongolia, concluded that, 'the studies have shown that in all the three countries, street vending is defined as illegal. At the same time, the enforcement of relevant laws and regulations is often lenient or contradictory. For example, in Cambodia, even as one law defines them as illegal, the other stipulates the legal taxes payable by them. Development policies also do not clearly support or prohibit street vending. It is kept fuzzy, and this lack of clarity leaves much room for extortion and rent-seeking. At the same time, vendors' illegal status makes them ineligible for social security and unable to get secure places to sell. An example of this is seen in Mongolia, where street vendors need to register themselves to avail of social insurance but where the registration process is too cumbersome for street vendors to go through every month'.

Sharit K. Bhowmik, in his conduct, "Hawkers and the Urban Informal Sector: A Study of Street Vending in Seven Cities" for the National Alliance of Street Vendors of India (NASVI), concluded that, laws relating to street vending are varied. With the exception of Calcutta, all the six cities namely; Patna, Bangalore,

Imphal, Bhubaneshwar, Mumbai and Ahmedabad have provisions for providing licenses for hawking. Calcutta not only considers street vending an illegal activity but its laws provide very stringent punishment for hawkers-hawking is a cognizable and non-bailable offence.

OBJECTIVES OF THE STUDY

The broad objective of the study was to study the Employment Conditions and Employment Risks among Street Vendors in Madurai City and the specific objectives were to study the Employment Context, employment status and location of work place, income risk, asset risk, and Health Hazard.

RESEARCH METHODOLOGY

STUDY AREA

The present study was confined with the street vendors carrying out their business activities in the main city of Madurai.

METHODOLOGY ADOPTED

The present study was exploratory research work, as it explores the employment conditions of street vendors in the main city of Madurai and it also explores the employment risks that were faced by the vendors in the main city of Madurai.

SAMPLING TECHNIQUE

The present research work followed random sampling. The researcher went for data collection in the main city of Madurai for a period of one week and could able to cover 80 street vendors. Hence, 80 respondents were considered for the present study.

TOOLS EMPLOYED

The present research work used structured interview scheduled for the collection of field work data, that is, primary data. To analyze the primary data statistical tools such as, Percentage, Mean and Standard Deviation were employed.

ANALYSIS AND DISCUSSION

GENERAL INFORMATION OF STREET VENDORS IN MADURAI CITY

Table 1 represents the distribution of street vendors' general information. It shows that, most of them belong to the middle age group (31-40 years 40%) with their mean age 39.8 years and standard deviation 10.2 years. The street vendors by their gender show that, absolute majority (72.75%) of them was male and minority of them was female. The distribution of respondent by religion showed that 63.75 % belonged to the Hindu religion, 18.75 belonged to Muslim religion and 17.5 % belonged to Christianity. A high proportion (73.75 %) of the street vendors in Madurai City belonged to Backward Classes (BC), followed by Schedule Caste (sc) (15 %) and Most Backward Classes (MBC) (11.25%), and none of the respondents was from Scheduled Tribes (ST). The educational qualification of the respondents showed 32.5 % of respondents were illiterate, 35 % had completed 10th standard, 7.5 % had completed higher secondary school and 2.5 % were graduate holders. The family size of the street vendors showed majority (52.5%) of them was living as middle size family (4-5 members), 26 % as big family (5 above members) and 21.25 % as small family (1-3 members). Majority of the street vendors in Madurai City lived in their owned residence and 46.25 % do not owned their house but resides in rented house.

BUSINESS STATUS OF THE STREET VENDORS IN MADURAI CITY

Distribution of respondents by their business status as street vendors in Madurai City is presented in Table 2. The business profession among them shows that, 23.75 % of them were doing business activities of fresh fruits selling, 22.5 % were engaged in preparing and selling of eateries items, 18.75 % were selling vegetables, and fresh flower sellers, rendering services and selling textile goods were very few.

The initial investment made by the individual street vendors while starting their business reveals that, almost half of them had started with an amount of ₹ 5000 - ₹ 10,000, 37.5% with just ₹ 1000 - ₹ 5000 and very few of them had started with ₹ 10,000 above. Though almost half of the street vendors had started with an initial investment of ₹ 5000 - ₹ 10,000, 75% of them could hardly earned ₹ 100 - ₹ 500 per day as profit and 70% of them could saved ₹ 1000 - ₹ 5000 per month.

EMPLOYMENT CONDITIONS OF THE STREET VENDORS IN MADURAI CITY

An employment condition of the street vendors in Madurai City is presented in table 3. The years of business as street vendors in Madurai City showed 27.5 % had 16-30 years business, 22% had 1-5 years of business, 21.5 % had 6-10 years of business and one respondent had 45 years of business. The location of their business reveals 60% of them were carrying out in undesignated natural market and 40% carried out as variable/mobile. An employment status showed 87.55% were independent self employed, 6.25% were semi-dependent workers and 6.25% were dependent employees among the street vendors in Madurai City.

EMPLOYMENT RISK AMONG THE STREET VENDORS IN MADURAI CITY

Table 4 represents the employment risk among the street vendors in Madurai City. It revealed 68.75% had a risk of perishing their goods as they do not had proper storage place, 61.25% had competitive pressure from the other competitors and 38.75% had income risk due to seasonal variation in the price of their goods. A high proportion (72.5%) of the street vendors had their marketing assets risk due to confiscation of merchandise (perishable goods) and 22.5% revealed there was no risk of their marketing asset. The study revealed health risk among the street vendors in many ways such as; 7.5% faced due to operations near open drainage, 23.75% due to movement without any protection from sunlight and 23.75% faced due to lifting and pulling of heavy loads. And 13.75% of the respondents do not faced any health hazards but faced social sanctions from those who were located in proper designated shops.

CONCLUSION

The study concludes that the street vendors in Madurai City are mainly male in their middle age belonging to MBC. Further, most of them are illiterate with the family size of four to five members and residing in rented house. Most of them are fresh fruits sellers with less initial investment with meager amount of profit per day and have been doing the business for many years. Their employment conditions are independent self-employed on whole time basis in undesignated market place. They face the risks of perishing their marketing goods as they do not have proper storage place, they face the risk of their assets due to confiscation of merchandise by various parties, the risk of their regular income due to day to day fluctuation in the price of the marketing goods and they risk their due to open access to open drainage, lifting and pulling of heavy loads and open exposure to sunlight heat.

REFERENCES

- 1. Helen R. Sekar: "Vulnerabilities and Insecurities of Informal Sector Workers: A Study of Street Vendors", V.V.Giri National Labour Institute, Noida.
- Kyoko Kusakabe (2006): "Policy Issues on Street Vending: An Overview of Studies in Thailand, Cambodia and Mongolia", International Labour Office, Geneva 22. Switzerland.
- 3. Sharit K. Bhowmik and Debdulal Saha (2012): "Street Vending in Ten Cities in India", Conducted by School of Management and Labour Studies, Tata Institute of Social Sciences for National Association of Street Vendors of India. Delhi. Deonar. Mumbai. June.
- 4. Sharit K. Bhowmik: "Hawkers and the Urban Informal Sector: A Study of Street Vending in Seven Cities", National Alliance of Street Vendors of India (NASVI), New Delhi.
- 5. **Sruthi Subbanna, Bhargavi S. Rao, Mallesh K.R. (2010):** "A brief study of Street Vendors in the city of Bengaluru", Environment Support Group With support from Students of CMR College, Bengaluru, Bangalore -70, October.

TABLES

TABLE 1: DISTRIBUTION OF RESPONDENTS BY THEIR GENERAL INFORMATION

Age: 20-30 16 20 31-40 32 40 41-50 22 27.5 51-60 07 8.75 60 above 03 3.75 Mean 39.8 Standard Deviation Sex: T0.2 Sex: Male 58 72.5 Female 22 27.5 Religion: Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 99 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher Class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17	Variable	Number	Percentage	
31-40 32 40 41-50 22 27.5 51-60 07 8.75 60 above 03 3.75 Mean 39.8 Standard Deviation 10.2 Sex: *** Male 58 72.5 Female 22 27.5 Religion: *** Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 99 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: ** Illiterate 26 32.5 Primary 18 22.5 Higher Class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Age:			
41-50 22 27.5 51-60 07 8.75 60 above 03 3.75 Mean 39.8 Standard Deviation 10.2 Sex: Male 58 72.5 Female 22 27.5 Religion: Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 Primary 18 22.5 Higher Class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	20-30	16	20	
51-60 07 8.75 60 above 03 3.75 Mean 39.8 Standard Deviation 10.2 Sex:	31-40	32	40	
60 above 03 3.75 Mean 39.8 Standard Deviation 10.2 Sex:	41-50	22	27.5	
Mean 39.8 Standard Deviation 10.2 Sex: Male 58 72.5 Female 22 27.5 Religion: Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 17 21.25 4-5 members 17 21.25 4-5 members 21 26.25 Residence: Own house 37 46.25	51-60	07	8.75	
Standard Deviation 10.2 Sex: Male 58 72.5 Female 22 27.5 Religion: Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	60 above	03	3.75	
Sex: Male 58 72.5 Female 22 27.5 Religion: Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Mean	39.8		
Male 58 72.5 Female 22 27.5 Religion: Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 17 21.25 4-5 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Standard Deviation	10.2		
Female 22 27.5 Religion: Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 17 21.25 4-5 members 17 21.25 4-5 members 21 26.25 Residence: Own house 37 46.25	Sex:			
Religion: Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Male	58	72.5	
Hindu 51 63.75 Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Female	22	27.5	
Muslim 15 18.75 Christian 14 17.5 Category: General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Religion:			
Christian 14 17.5 Category: 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Hindu	51	63.75	
Category: O O General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Muslim	15	18.75	
General 00 00 Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Christian	14	17.5	
Backward Classes 59 73.75 Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Category:			
Most Backward Classes 09 11.25 Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	General	00	00	
Schedule Caste 12 15 Schedule Tribe 00 00 Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Backward Classes	59	73.75	
Schedule Tribe 00 00 Educational Qualification: 32.5 Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Most Backward Classes	09	11.25	
Educational Qualification: Illiterate 26 32.5 Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Schedule Caste	12	15	
Illiterate	Schedule Tribe	00	00	
Primary 18 22.5 Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 17 21.25 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Educational Qualificatio	n:		
Higher class 28 35 Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Illiterate	26		
Higher Secondary 06 7.5 Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Primary	18	22.5	
Graduate 02 2.5 Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Higher class	28	35	
Family Size: 1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Higher Secondary	06	7.5	
1-3 members 17 21.25 4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Graduate	02	2.5	
4-5 members 42 52.5 5 above members 21 26.25 Residence: Own house 37 46.25	Family Size:			
5 above members 21 26.25 Residence: Own house 37 46.25	1-3 members	17	21.25	
Residence: Own house 37 46.25	4-5 members	42	52.5	
Own house 37 46.25	5 above members	21	26.25	
	Residence:			
Rented house 43 53.75	Own house	37	46.25	
	Rented house	43	53.75	

Source: Survey Sample

TABLE 2: DISTRIBUTION OF RESPONDENTS BY THEIR STATUS OF BUSINESS

Variable	Number of Respondents	Percentage
Type of Busines	s:	
Vegetables	15	18.75
Fruits	19	23.75
Eateries	18	22.5
Textiles	6	7.5
Services	6	7.5
Flower shops	3	3.75
Initial investmen	nt (₹):	
1000 -5000	30	37.5
5001-10000	35	43.75
10001 - 15000	6	7.5
15001 – 20000	3	3.75
20001- 25000	2	2.5
25001- 30000	3	3.75
35001- 45000	1	1.25
Profit per day (₹	5):	
100-500	60	75
501-1000	16	20
1000 above	4	5
Savings per mor	nth (₹):	
1000-5000	56	70
5001-10000	13	16.25
10001-15000	3	3.75
15001-20000	4	5
20000 above	4	5

Source: Survey Sample

TABLE 3: DISTRIBUTION OF RESPONDENTS BY THEIR EMPLOYMENT CONDITIONS

Variable	Number of Respondents	Percentage
Business(years):		
1-5	18	22.5
6-10	17	21.5
11-15	12	15
16-30	22	27.5
31-40	5	6.25
41-50	1	1.25
Location of work place:		
Designated market	00	00
Undesignated natural market	60	60
Variable/mobile	40	40
Employment context		
Whole time basis	45	56.25
Part time	06	7.5
Weekly	00	
Seasonal	29	36.25
Employment status:		
Independent self employed	70	87.5
Semi-dependent workers	05	6.25
Dependent employees	05	6.25

Source: Survey Sample

TABLE 4: DISTRIBUTION OF RESPONDENTS BY THEIR EMPLOYMENT RISK

Variable	Number of Respondents	Percentage
Product categories:		
Perishable goods	55	68.75
Non-perishable goods	19	23.75
Services	06	07.5
Income risk:		
There was local govt. Eviction	00	00
There was seasonal variation	31	38.75
There was competitive pressure	49	61.25
There was loss of time to devote work		
Asset risk:		
Report of confiscation of merchandise by the local govt.	00	00
Whether there is confiscation of merchandise (perishable goods)	58	72.5
There was no confiscation	22	27.5
Sanction risk:		
Legal sanction	00	00
Social sanction	80	100
Health risk:		
Operates near open drainage	6	07.5
Due to movement in open air	23	23.75
Must lift and pull heavy loads	23	23.75
No health hazards	11	13.75

Source: Survey Sample



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce 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-mail i.e. infoijrcm@gmail.com for further improvements in the interest of research.

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







