

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



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

Indexed & Listed at:

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

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

The American Economic Association's electronic bibliography, EconLit, U.S.A.,

Index Copernicus Publishers Panel, Poland with 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 3480 Cities in 174 countries/territories are visiting our journal on regular basis.

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

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

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	INNOVATION CAPABILITY AND KNOWLEDGE FLOW OF INFORMATION COMMUNICATION TECHNOLOGIES: EMPIRICAL STUDY OF COMPARISON BETWEEN INDIA AND CHINA <i>CHUN-YAO TSENG</i>	1
2.	FDI IN INDIAN MULTI-BRAND RETAIL-CONSUMER PERSPECTIVE <i>NEERAJA T S, ROSMIN JOHN, SHANA XAVY & SHERIN ALICE PHILIP</i>	2
3.	A STUDY OF INVESTOR'S BEHAVIOR IN NEPALESE STOCK MARKET <i>DR. SAROJ PANT & AMIT DUMKA</i>	3
4.	AN ANALYSIS ON INDO-CHINA TRADE AND ECONOMIC RELATIONS IN THE POST-LIBERALISATION ERA <i>SHAILZA DUTT & DR. RAJENDER DEV PANWAR</i>	4
5.	FERTILIZER MARKETING IN CHHATTISGARH: UNDERLYING PROBLEMS AND SOLUTIONS <i>ABHISHEK KUMAR PATHAK, DR. PUSHKAR DUBEY & DR. SANJAY PANDEY</i>	5
6.	GREEN MARKETING AND ITS IMPACT <i>A. K. NEERAJA RANI, J. ARAVIND & T. PRASAD</i>	6
7.	GROWTH OF INDIAN MUTUAL FUND INDUSTRY: AN OVERVIEW <i>DR. B. VIJAYA & PRAKASH. T. TALWAR</i>	7
8.	CONSUMER PREFERENCE TOWARDS THE PACKAGING ELEMENTS OF FMCG PRODUCTS IN TIRUVARUR TOWN <i>S.SRIDEVI & DR. R. KRISHNAVENI</i>	8
9.	A STUDY ON THE ROLE OF SELF HELP GROUP IN WOMEN EMPOWERMENT <i>DR. ASHOK JHAWAR & PRIYANKA CHAWLA</i>	9
10.	CUSTOMER SATISFACTION WITH BANKING SECTOR SERVICES <i>S. HEMALATHA & DR. B. BASKARAN</i>	10
11.	PROFITABILITY OF TRADERS ENGAGED IN BANDHEJ CRAFT <i>DR. RUBY JAIN & AMBIKA TIWARI</i>	11
12.	FOREIGN DIRECT INVESTMENT IN RETAIL: HOW IS IT IMPORTANT FOR THE GROWTH OF ECONOMY? <i>SONIA KAMBOJ & SAKSHI MITTAL</i>	12
13.	RURAL MARKETING IN INDIA: ISSUES AND CHALLENGES <i>ANJU DAGAR</i>	13
14.	EXPLORING CORPORATE SUSTAINABILITY: A STUDY WITH SPECIAL REFERENCE TO TATA CONSULTANCY SERVICES <i>PAROMITA DUTTA</i>	14
15.	IMPACT OF CONSUMER PROTECTION LAWS ON WOMEN CONSUMERS IN MADURAI DISTRICT <i>DR. A. RAMASETHU</i>	15
16.	A COMPARATIVE STUDY OF ROLE STRESS AMONG PUBLIC SECTOR & PRIVATE SECTOR BANK EMPLOYEES <i>DR. ADITYA SHARMA & CHHAYA PARIHAR</i>	16
17.	A STUDY ON WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS (SHGs) <i>PARIVINA A. TORAGALL & BRIJMOHAN VYAS.</i>	17
18.	A STUDY OF RISK APPETITE AMONG INVESTORS IN BANGALORE CITY <i>AMITH K N & RAKESH H M</i>	18
19.	COMMUNICATION SYSTEMS AS DETERMINANTS OF EFFECTIVE MANAGEMENT FOR ORGANIZATIONAL GOALS ACHIEVEMENT IN A TERTIARY INSTITUTION IN OGUN STATE, NIGERIA <i>FEJOH, JOHNSON</i>	19
20.	A STUDY ON ACTIVE LEARNING AND REWARDING LEARNER PARTICIPATION: RURAL INDIAN CONTEXT <i>MALLIKA A SHETTY</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

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
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, 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., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, 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, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghI. 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

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

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

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

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

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

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address, contact numbers & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

NOTES:

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

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

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

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

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

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

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

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

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

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

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

ONLINE RESOURCES

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

WEBSITES

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

INNOVATION CAPABILITY AND KNOWLEDGE FLOW OF INFORMATION COMMUNICATION TECHNOLOGIES: EMPIRICAL STUDY OF COMPARISON BETWEEN INDIA AND CHINA

CHUN-YAO TSENG
PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
TUNGSHAI UNIVERSITY
TAIWAN

ABSTRACT

Although it can be expected that India and China will increasingly influence global economic dynamics and technological development, especially in information and communication technologies (ICT). However, studies related to ICT between India and China are scarce. Innovation capability is very important for emerging countries to promote economical growth. Owing to the fact that a country can advance innovational capability through absorbing external knowledge, it is necessary to explore knowledge flow. Thus, this study aims to compare innovation capability and knowledge flow of ICT between China and India. Based on patent and citation data from USPTO (U.S. Patents and Trademark Office) during 1976- 2011, empirical findings are as follows. First, both India and China have a growing tendency of innovation capability in ICT. China is stronger than India both in innovation quantity and quality. Invented patents of both India and China are more than their owned patents. Second, India holds relative innovation strengths in telecommunications technological field. Electrical engineering is the main technological field of relative innovation strength in China. Third, fully developed countries are the most abundant knowledge sources of innovation in ICT for India and China, but China is found to have a high level of knowledge spillovers with Asia newly industrialized countries (Taiwan, South Korea). Finally, India and China play a role as knowledge acceptor rather than knowledge creator in ICT.

FDI IN INDIAN MULTI-BRAND RETAIL-CONSUMER PERSPECTIVE

NEERAJA T S
GUEST LECTURER
DEPARTMENT OF COMMERCE
ST TERESA'S COLLEGE
ERNAKULAM

ROSMIN JOHN
AUDIT ASST.
DELOITTE
HYDERABAD

SHANA XAVY
OFFICER
ROYAL BANK OF SCOTLAND
CHENNAI

SHERIN ALICE PHILIP
OFFICER
ROYAL BANK OF SCOTLAND
CHENNAI

ABSTRACT

Foreign Direct Investment has been one of the most discussed topics in the Indian economy. Foreign direct investment is the talk of the day. Consumer's perception towards the impact of Foreign Direct Investment in India is unknown. This article gives an insight into Foreign Direct Investment in multi-brand retail. It analyses the advantages of foreign direct investment in multi-brand retail from consumer's perspective. It also analyses the disadvantage of Foreign Direct Investment in multi-brand retail from consumer's perspective. The impact of Foreign Direct Investment in overall development of the nation is also studied from consumer's perspective. Questionnaire was distributed to 100 respondents from various professions (Professionals, Government employees, Private employees, Women executives and Homemakers). Consumers perception on the basis of their profession is analysed.

A STUDY OF INVESTOR'S BEHAVIOR IN NEPALESE STOCK MARKET**DR. SAROJ PANT****LECTURER****LAL BAHADUR SHASHTARI DEGREE COLLEGE****HALDUCHAUR****AMIT DUMKA****DY. MANAGER (E&T)****GOVERNMENT MEDICAL COLLEGE****HALDWANI****ABSTRACT**

In the context of Nepal, security market are not very efficient and investors have not any uniformity in their investment decision. This paper attempts to explore various factors in explaining the behavior of investment decisions in Nepal and for prediction of the future prospects of Nepalese stock market in terms of investors' expectation. A survey was conducted on the sample of 98 respondents from different sectors of economy viz. service, manufacturing, hotels, education, health, food and beverages. The purposive sampling method was applied to select the respondents. The survey instruments were designed including a list of 48 questions with the use of different measurement scale including the Likert scale. The survey result shows that, it is quite evident that investors' not making informed investment decisions through the careful evaluation of available information. Most of the investors of the country have no access toward the secondary market opportunities. Almost all of the investors are purchasing shares in primary market only and there are not considering the risk involved in the initial public offering. The demand is not equitable both for securities and issuing sectors. They prefer common stock of banking sector followed by finance company and insurance company. Investors have not shown trust and faith in common stock and other securities issued by hotel and manufacturing sector. Traditionally, the purchase of land, construction of building and saving in the bank had been the major area of investment for the people but their attitude is changing toward shares, debentures and other new securities. However, there is a lack of sufficient, information therefore, most of the investors are forced just to run behind the market rumours and behave accordingly.

AN ANALYSIS ON INDO-CHINA TRADE AND ECONOMIC RELATIONS IN THE POST-LIBERALISATION ERA

SHAILZA DUTT
RESEARCH SCHOLAR
MEWAR UNIVERSITY
CHITTORGARH

DR. RAJENDER DEV PANWAR
EX-PRINCIPAL
DYAL SINGH COLLEGE & COLLEGE OF VOCATIONAL STUDIES
DELHI

ABSTRACT

India and China are the two largest countries in the world in terms of population; they are also the fastest growing economies in the world. India and China jointly are home to the world's largest pools of skilful human resources, and there is a general accord that these two countries will continue to be the devices of global economic growth in the 21st century. Increasing bilateral trade has come to be the strongest pillar of China-India rapprochement. In the past 61 years since the establishment of diplomatic relations, China-India relations have summoned all challenges and made impressive growth. Although there were some border and some other economic issues between India and China in 1960s but both the Countries reignite its bilateral and economic ties during 1980s till date. Booming trade relations between India and China are of more recent origin, more or less coinciding with the onset of contented levels of economic development in both the countries. The trade relations between India and China are analysed by some of the economic indicators i.e. (GDP, Imports and Exports). The GDP of India and China is analysed from 1991 to 2013. The data clearly signifies that the growth of GDP of China is much higher than that of India. The second economic indicator i.e imports and exports is also analysed in this paper. Different statistical tools like Mean, coefficient of variation and kearl pearson's coefficient of correlation have been used for analysing the growth and consistency of imports and exports.

FERTILIZER MARKETING IN CHHATTISGARH: UNDERLYING PROBLEMS AND SOLUTIONS

ABHISHEK KUMAR PATHAK
ASST. PROFESSOR
DR. C.V. RAMAN UNIVERSITY
BILASPUR

DR. PUSHKAR DUBEY
SR. LECTURER IN MANAGEMENT
PADMASHREE KRUTARTHA ACHARYA COLLEGE OF ENGINEERING (PKACE)
BARGARH

DR. SANJAY PANDEY
PROFESSOR & HEAD
DEPARTMENT OF MANAGEMENT
CHOUKSEY ENGINEERING COLLEGE
BILASPUR

ABSTRACT

Agriculture for an honourable and high-minded man is the best of all occupations by which men procure the means of living. Advances in medicine and agriculture have saved vastly more lives than have been lost in all the wars in history. Agriculture in Indian states has direct and indirect effect on the lives of Indian people and in order to live up to the expectations, the sector has vastly grown and increased the output to several times. Improved means of cultivation, technological advancements, modern equipments and high quality fertilizers have made it possible. Rapid growth and lack of crop rotation measures have made to lose the soil fertility, thereby increasing the demand for fertilizers in India. The present paper highlights various issues in fertilizer marketing in the state of Chhattisgarh. Firstly, it explores an idea on problems related to the sector in the state and secondly, attempts have been made to study the marketing mix of fertilizer in the state.

GREEN MARKETING AND ITS IMPACT

A. K. NEERAJA RANI
HEAD
DEPARTMENT OF MBA
SANTHIRAM ENGINEERING COLLEGE
NANDYAL

J. ARAVIND
STUDENT
DEPARTMENT OF MBA
SANTHIRAM ENGINEERING COLLEGE
NANDYAL

T. PRASAD
STUDENT
DEPARTMENT OF MBA
SANTHIRAM ENGINEERING COLLEGE
NANDYAL

ABSTRACT

Green marketing, also known as Environmental marketing or Ecological marketing, includes all the marketing activities of the firm, starting from conceiving the product idea to the actual sale of the product, which are designed with the objective to either create a positive impact or reduce the negative impact of its products on the environment. This is done in order to cash in on growing customers' concern about environmental degradation. Simply stated, green marketing sells the idea of relatively superior environmental characteristics of a company's product and service offerings.

GROWTH OF INDIAN MUTUAL FUND INDUSTRY: AN OVERVIEW

DR. B. VIJAYA
PROFESSOR
DEPARTMENT OF COMMERCE
GULBARGA UNIVERSITY
GULBARGA

PRAKASH. T. TALWAR
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
GULBARGA UNIVERSITY
GULBARGA

ABSTRACT

Mutual funds play a vital role in resource mobilization and its efficient allocation to the productive sources of the economic system. In this process of development, mutual funds have emerged as strong financial intermediaries and are playing an important role in bringing stability to the financial system and efficiency to the resource allocation process. Mutual Funds are essentially financial intermediaries. They have become a critical link among various financial segments in the economy. Today, they play a crucial role in the mobilization of resources, especially from small savers. On account of the huge resources at their disposal, they have also emerged as the dominant players in the capital market. With such enormous funds at their disposal is hardly surprising that they have become critical players in the market. In the present study an attempt has been made 1638 mutual funds scheme are issued by mutual funds companies, number of mutual fund intermediaries are 50 and Assets under management Rs.825240 crores.

CONSUMER PREFERENCE TOWARDS THE PACKAGING ELEMENTS OF FMCG PRODUCTS IN TIRUVARUR TOWN

S.SRIDEVI
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
RABIAMMAL AHAMED MAIDEEN COLLEGE FOR WOMEN
TIRUVARUR

DR. R. KRISHNAVENI
ASSOCIATE PROFESSOR
PG & RESEARCH DEPARTMENT OF COMMERCE
A. D.M. COLLEGE FOR WOMEN (AUTONOMOUS)
NAGAPATTINAM

ABSTRACT

In the present fast moving world consumer prefer only packed goods which are sold through super markets. Packaging plays a role of silent salesman. Its various elements influence the purchase decision of consumer. Hence an attempt has been made to study about how the elements of packaging influence the individual characteristic of consumer preference towards the FMCG products in Tiruvarur town. In order to analyze the view of the respondents based on the level of education and age, a chi-square test was used. The result shows that there is significant difference between age of the respondents and elements of the product packaging of FMCG products and also there is no significant difference between the educational qualification and printed matters in the product packaging.

A STUDY ON THE ROLE OF SELF HELP GROUP IN WOMEN EMPOWERMENT

DR. ASHOK JHAWAR
ASSOCIATE PROFESSOR
INSTITUTE OF BUSINESS MANAGEMENT & RESEARCH
IPS ACADEMY
INDORE

PRIYANKA CHAWLA
RESEARCH SCHOLAR
DEVI AHILYA VISHWAVIDYALAYA
INDORE

ABSTRACT

The country India is still in developing process. Most of the people belong to under privilege section. India tries to put efforts on eradicating the negative issues and adopting the sound culture amongst which social awareness, literacy, gender based equality and women empowerment are significant. Due to industrialization and modernization there seems a change in attitude and perception of individuals. The people become more aware and are more concern about saving patterns and improvement in their economic condition. But these people do not have enough capital to invest in. Therefore, the scheme of microfinance through Self Help Group has been introduced. The present paper is an attempt to study the role of SHG in women empowerment. The study is exploratory in nature which has been carried out in Indore city on the basis of primary and secondary data. This paper also put emphasis on analysing the economic condition of women members after joining SHG.

CUSTOMER SATISFACTION WITH BANKING SECTOR SERVICES**S. HEMALATHA****RESEARCH SCHOLAR****P. G. & RESEARCH DEPARTMENT OF COMMERCE****DHARMAPURAM ADHINAM ARTS COLLEGE****MAYILADUTHURAI****DR. B. BASKARAN****ASSOCIATE PROFESSOR****P. G. & RESEARCH DEPARTMENT OF COMMERCE****DHARMAPURAM ADHINAM ARTS COLLEGE****MAYILADUTHURAI****ABSTRACT**

Customer satisfaction with service quality can be defined by comparing perceptions of service received with expectations of service desired. When expectations exceeded, service is perceived to be of exceptional quality and also to be a pleasant surprise. Service quality has been recognized as the 'single most researched area in services marketing to date', and it is maintained that for service – based companies, 'quality is the lifeblood that brings increased patronage, competitive advantage and long term profitability'. A customer always wants something and expects that the bank should come up to the level to fulfill those needs. The banks like other business organizations are deploying innovative sales techniques and advanced marketing tools to gain supremacy.

PROFITABILITY OF TRADERS ENGAGED IN BANDHEJ CRAFT

DR. RUBY JAIN
ASSOCIATE PROFESSOR
DEPARTMENT OF HOME SCIENCE
UNIVERSITY OF RAJASTHAN
JAIPUR

AMBIKA TIWARI
RESEARCH SCHOLAR
DEPARTMENT OF HOME SCIENCE
UNIVERSITY OF RAJASTHAN
JAIPUR

ABSTRACT

Bandhej is a big handicraft sector involving lakhs of artisans and thousands of traders especially in the Rajasthan and Gujrat states. The craft involves a long and complex supply chain having designer, tiers and dyer working under the umbrella of manufacturer at production level and raw material supplier (greymen), manufacturer, wholesaler and retailer working as traders at the distribution level. The paper attempts to study the industry structure and also the profitability ratio of the various trading stakeholders of the Bandhej craft and tries to probe the forces of profitability determining the profit at the production level and reasons of difference of income that afflicts some of the stakeholders.

FOREIGN DIRECT INVESTMENT IN RETAIL: HOW IS IT IMPORTANT FOR THE GROWTH OF ECONOMY?

SONIA KAMBOJ
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
DELHI SCHOOL OF ECONOMICS
UNIVERSITY OF DELHI
DELHI

SAKSHI MITTAL
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
DELHI SCHOOL OF ECONOMICS
UNIVERSITY OF DELHI
DELHI

ABSTRACT

FDI is an important tool in the economic development of a country. FDI increases overall productivity of different sectors of an economy through new technology, skilled labor and financial resources. The remarkable increase in FDI in the developing countries over the last decade focuses attention that whether this source of investment increases overall economic growth. Retail sector is one of the most important pillars of Indian economy. Growing Indian market has attracted various foreign investors as well as domestic corporates to invest in retail sector. Government of India has opened up retail business to FDI by allowing 100% FDI in single brand retailing and 51% FDI in multi-brand retailing. FDI in retail sector plays an important role in economic growth. FDI in multi-brand retail can be seen an important step towards revival of economy and to ease supply side pressures especially in unorganized sector. The study will be beneficial for the different stakeholders, policy makers and also be a valuable contribution to the existing literature and academia.

RURAL MARKETING IN INDIA: ISSUES AND CHALLENGES

ANJU DAGAR
ASST. PROFESSOR
DELHI COLLEGE OF ARTS & COMMERCE
DELHI UNIVERSITY
DELHI

ABSTRACT

The rural market has been growing steadily over the past few years and is now even bigger than the urban market. About 70 per cent of India's population lives in villages. More than 800 million people live in villages of India. 'Go rural' is the marketer's new slogan. Indian marketers as well as multinationals, such as Colgate-Palmolive, Godrej and Hindustan Lever have focused on rural markets. Thus, looking at the opportunities, which rural markets offer to the marketers, it can be said that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage.

EXPLORING CORPORATE SUSTAINABILITY: A STUDY WITH SPECIAL REFERENCE TO TATA CONSULTANCY SERVICES

PAROMITA DUTTA
ASST. PROFESSOR
DEPARTMENT OF COMMERCE (EVENING)
ST. XAVIER'S COLLEGE (AUTONOMOUS UNDER CALCUTTA UNIVERSITY)
KOLKATA

ABSTRACT

This paper examines the necessity of corporate sustainability for managing various changes in the organization. It highlights various strategies and practices that meet the needs of the people today by not sacrificing the ability of future generations to meet their needs. Corporations can no longer operate if they become isolated from the social and environmental matters. Stakeholders now expect corporations to take interest in matters relating to employees health and safety, employee benefits, corporate involvement, corporate ethics, environmental issues etc. The study indicated the responsibility of the organizations to pay and assess the present and future needs accruing to the stakeholders and society at large through sustainable excellence.

IMPACT OF CONSUMER PROTECTION LAWS ON WOMEN CONSUMERS IN MADURAI DISTRICT

DR. A. RAMASETHU
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
RATHINAM COLLEGE OF ARTS AND SCIENCE
COIMBATORE

ABSTRACT

For Millions of our people who live in the urban areas, the man in the ration shop represents their contact with the government. When he promises the citizens are the neighborhood area and later casually tells them day after day that stocks have not arrived, then two things happen. First, the credibility of the government suffers because for our purpose, the shopkeeper is the mouthpiece of the government. Secondly, the consumers get the impression that the government is profoundly unconcerned about the wasted time of its citizens. The Indian consumer is fighting a desperate battle on two fronts such as costs and quality. Barring a few essentials for which there exists a fairly effective system of price control and a public distribution system, prices rise relentlessly and hit may, especially those who belong to the fixed income groups. In the United States of the Federal Government as well as the state and local Governments have worked diligently in promoting the consumer of agencies whose function is to aid the buyer is becoming endless. The typical objectives of such agencies are to educate and inform the public in order to make more sophisticated consumers, to process and resolve complaints and enquiries regarding consumer transactions and to do in – depth analysis of specific industries which may need more regulation. Legislative enactments aimed at protecting the consumer are increasing each year and cover wide and varied areas. In India the position is that neither the manufacturers nor the retailers are under any legal obligation to supply goods which attain defined standards of quality, composition, durability or performance except a few items such as matches, methylated spirit and some drugs.

A COMPARATIVE STUDY OF ROLE STRESS AMONG PUBLIC SECTOR & PRIVATE SECTOR BANK EMPLOYEES

DR. ADITYA SHARMA
ASST. PROFESSOR
INSTITUTE OF MANAGEMENT STUDIES
B.J.S.RAMPURIA JAIN COLLEGE
BIKANER

CHHAYA PARIHAR
RESEARCH SCHOLAR
PACIFIC UNIVERSITY
UDAIPUR

ABSTRACT

Role stress is the stress experienced by the persons because of their role (job) in the organization. They assume a role based on the expectation of the self and others at work place. Organizations are an important source of stress, and employees' workloads and professional deadlines have increased manifold. The employees in public sector and private sector banks are experiencing role stress at the work place. Main objective of the study is to compare the factors causing stress among employees in public and private sector banks.

A STUDY ON WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS (SHGs)

PARIVINA A. TORAGALL
STUDENT
DEPARTMENT OF MANAGEMENT STUDIES
BASAVESHWAR ENGINEERING COLLEGE (AUTONOMOUS)
BAGALKOT

BRIJMOHAN VYAS.
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
BASAVESHWAR ENGINEERING COLLEGE (AUTONOMOUS)
BAGALKOT

ABSTRACT

Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. This study addresses women empowerment through self help groups in Bagalkot Area. The information required for the study has been collected from both the primary and secondary sources. Women participation in Self Help Groups have obviously created wonderful impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India.

A STUDY OF RISK APPETITE AMONG INVESTORS IN BANGALORE CITY

AMITH K N

STUDENT

DEPARTMENT OF M.B.A.

VIDYAVARDHAKA COLLEGE OF ENGINEERING

MYSORE

RAKESH H M

ASST. PROFESSOR

DEPARTMENT OF M.B.A.

VIDYAVARDHAKA COLLEGE OF ENGINEERING

MYSORE

ABSTRACT

The Investors' decisions are not driven by consideration. The decisions are taken by them are most inconsistent. The rationale behind the behavior of investors is examined from their attitude and risk bearing capacity. The research paper is based on the behavioral pattern of Investors, based on their various dependent variables viz. Gender, age, marital status, educational level, income level, awareness, preference and risk bearing capacity.

COMMUNICATION SYSTEMS AS DETERMINANTS OF EFFECTIVE MANAGEMENT FOR ORGANIZATIONAL GOALS ACHIEVEMENT IN A TERTIARY INSTITUTION IN OGUN STATE, NIGERIA

FEJOH, JOHNSON

LECTURER

DEPARTMENT OF EDUCATIONAL MANAGEMENT & BUSINESS STUDIES

FACULTY OF EDUCATION

OLABISI ONABANJO UNIVERSITY

AGO-IWOYE

ABSTRACT

This study examined communication systems as determinants of effective management for organization goal achievement in Olabisi Onabanjo University, Nigeria. The study employed the ex-post-facto research design. In carrying out the research, five hypotheses were generated and tested using an instrument titled "communication system for organizational goals achievement scale" (CSOGAS) which comprised of 25 items. The instrument was administered to a purposely selected population of 100 senior academic and non-academic staff of Olabisi Onabanjo University. The Pearson Product Moment Correlation Co-efficient was used to test hypotheses I-IV while the T-Test was used to test hypothesis V. From the result of the analysis, it was discovered that the university employed the use of all the communication systems tested in this research but with high level of usage of both formal and two-way communication systems. The study recommended that the university should endeavor to invest on modern communication gadgets and programmes such as computers, telephones, internet, e-mail and generally imbibe the ICT culture which will enhance the achievement of organizational goals. Moreover, feedback should be given priority in the communication process to allow for evaluation of the effectiveness of communication system employed.

A STUDY ON ACTIVE LEARNING AND REWARDING LEARNER PARTICIPATION: RURAL INDIAN CONTEXT

MALLIKA A SHETTY
LECTURER
DEPARTMENT OF COMMERCE & MANAGEMENT
SAINT MARY'S SYRIAN COLLEGE
BRAHMAVAR

ABSTRACT

The past decade has seen an explosion of interest among college faculty in the teaching methods variously grouped under the terms 'active learning' and 'cooperative learning'. However, even with this interest, there remains much misunderstanding and mistrust of the pedagogical "movement" behind the words. The majority of all college faculties still teach their classes in the traditional lecture mode. Some of the criticism and hesitation seems to originate from the idea that techniques of active and cooperative learning are genuine alternatives to, rather than enhancements of professors' lectures. This paper explains how 'active learning' and 'cooperative learning' techniques can be used to supplement rather than replace lectures. This paper does not advocate complete abandonment of lecturing as researcher herself is a lecturer. The lecture method is a very efficient way to present information, but use of the lecture as the only mode of instruction presents problems to both the instructor and the students. There is a large amount of research attesting to the benefits of active learning and cooperative learning. The researcher used a questionnaire method. The questionnaire was distributed to 200 final year students of the undergraduate degree courses of Commerce and Management.

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 infoijrcm@gmail.com for further improvements in the interest of research.

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

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-
Co-ordinator

DISCLAIMER

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, nor 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 is exclusively of the author (s) concerned.

ABOUT THE JOURNAL

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

Our Other Journals

