

# 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., Google Scholar,

Indian Citation Index (ICI), J-Gate, India (link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)),

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

Circulated all over the world & Google has verified that scholars of more than 6185 Cities in 195 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.	<b>STUDENT PEER MENTORING AS A STRUCTURED CO-CURRICULAR CLASS IN BUSINESS PROGRAMS</b>  <i>HAROLD P. LANGFORD</i>	1
2.	<b>A TREND OF CURRENCY DERIVATIVES WITH SPECIAL REFERENCE TO HDFC BANK AND BOB</b>  <i>Dr. O. P. SINGH &amp; RIYA SINGH</i>	4
3.	<b>MANAGING WORK LIFE BALANCE BY WORKING WOMEN- A CASE STUDY IN JODHPUR</b>  <i>Dr. KAMALJIT BHATIA &amp; Dr. SHILPI KULSHRESTHA</i>	8
4.	<b>CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES: IN HEALTH CARE SECTORS IN KARNATAKA (SELECTED HEALTHCARE UNIT)</b>  <i>SHIVAKUMAR K., KIRAN KUMAR D K &amp; Dr. K. S. SARALA</i>	12
5.	<b>SAVING HABITS OF RURAL HOUSEHOLDS IN BHAVANI TOWN</b>  <i>Dr. GAYATHRI BALAKRISHNAN.R &amp; C. YASODHA</i>	18
6.	<b>A STUDY ON NON-PERFORMING ASSETS IN NILGIRIS DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED</b>  <i>K. MARAGATHAM &amp; Dr. P. KANNAPIRAN</i>	23
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	27

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

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

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

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

**CO-ORDINATOR****Dr. BHAVET**

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

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

Principal (Retd.), Maharaja Agrasen College, Jagadhri

**EDITOR****Dr. NAWAB ALI KHAN**

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

**CO-EDITOR****Dr. G. BRINDHA**

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

**EDITORIAL ADVISORY BOARD****Dr. A SAJEEVAN RAO**

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

**Dr. CHRISTIAN EHIOBUCHÉ**

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

**Dr. JOSÉ G. VARGAS-HERNÁNDEZ**

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

**Dr. M. N. SHARMA**

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

**Dr. TEGUH WIDODO**

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

**Dr. M. S. SENAM RAJU**

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

**Dr. KAUP MOHAMED**

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

**Dr. D. S. CHAUBEY**

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

**Dr. ANIL K. SAINI**

Professor, Guru Gobind Singh Indraprastha University, Delhi

**Dr. ARAMIDE OLUFEMI KUNLE**

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

**Dr. SYED TABASSUM SULTANA**

Principal, Matrusri Institute of Post Graduate Studies, Hyderabad

**Dr. MIKE AMUHAYA IRAVO**

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

**Dr. NEPOMUCENO TIU**

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

**Dr. BOYINA RUPINI**

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

**Dr. FERIT ÖLÇER**

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

**Dr. SANJIV MITTAL**

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

**Dr. SHIB SHANKAR ROY**

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

**Dr. SRINIVAS MADISHETTI**

Professor, School of Business, Mzumbe University, Tanzania

**Dr. ABHAY BANSAL**

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

**Dr. KEVIN LOW LOCK TENG**

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

**Dr. OKAN VELI ŞAFAKLI**

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

**Dr. V. SELVAM**

Associate Professor, SSL, VIT University, Vellore

**Dr. BORIS MILOVIC**

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

**Dr. N. SUNDARAM**

Associate Professor, VIT University, Vellore

**Dr. IQBAL THONSE HAWALDAR**

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

**Dr. MOHENDER KUMAR GUPTA**

Associate Professor, Government College, Hodal

**Dr. ALEXANDER MOSESOV**

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

**RODRECK CHIRAU**

Associate Professor, Botho University, Francistown, Botswana

**Dr. PARDEEP AHLAWAT**

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

**Dr. DEEPANJANA VARSHNEY**

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

**Dr. BIEMBA MALITI**

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

**Dr. SHIKHA GUPTA**

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

**Dr. KIARASH JAHANPOUR**

Research Adviser, Farabi Institute of Higher Education, Mehrshahr, Karaj, Alborz Province, Iran

**Dr. SAMBHAVNA**

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

**YU-BING WANG**

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

**Dr. MELAKE TEWOLDE TECLEGHIORGIS**

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

**Dr. SHIVAKUMAR DEENE**

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

**Dr. THAMPOE MANAGALESWARAN**

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

**Dr. JASVEEN KAUR**

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

**SURAJ GAUDEL**

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

**Dr. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**Dr. BHAVET**

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

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

Advocate &amp; Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

**LEGAL ADVISORS****JITENDER S. CHAHAL**

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

**CHANDER BHUSHAN SHARMA**

Advocate &amp; Consultant, District Courts, Yamunanagar at Jagadhri

**SUPERINTENDENT****SURENDER KUMAR POONIA**

## CALL FOR MANUSCRIPTS

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

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

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF

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

**DEAR SIR/MADAM**

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

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

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

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

**NAME OF CORRESPONDING AUTHOR** :

Designation/Post\* :

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

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

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

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

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

**NOTES:**

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

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

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

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

**BOOKS**

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

**CONTRIBUTIONS TO BOOKS**

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

**JOURNAL AND OTHER ARTICLES**

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

**CONFERENCE PAPERS**

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

**UNPUBLISHED DISSERTATIONS**

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

**ONLINE RESOURCES**

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

**WEBSITES**

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



## STUDENT PEER MENTORING AS A STRUCTURED CO-CURRICULAR CLASS IN BUSINESS PROGRAMS

**HAROLD P. LANGFORD**  
**ALUMNI & FRIENDS ENDOWED CHAIR AND PROFESSOR OF BUSINESS**  
**LOUISIANA STATE UNIVERSITY OF ALEXANDRIA**  
**ALEXANDRIA, LOUISIANA**

#### ABSTRACT

*This article presents the benefits of and a model for the development of a structured co-curricular peer-mentoring course in business. The course would carry credit in the major of the mentor. Co-curricular activity is defined and benefits are presented. Time pressures for learning activities outside of the classroom are discussed. The introduction of the peer mentoring class presents a methodology for students to participate in co-curricular activities and their benefits. Peer mentoring and its usefulness for the mentor, mentee and classroom instructor are documented. Benefits for the mentor include improved subject matter knowledge, professionalism, job skills and soft skills desirable for new graduates. Mentees will improve subject matter knowledge, retention to graduation and an overall sense of well-being. Classroom instructors receive tutoring help, increased time for duties outside of the classroom and better grades for their students. In the present environment of greater demand for business degrees and reduced financial support, peer mentoring provides a method for supporting mentors, mentees and classroom instructors.*

#### KEYWORDS

business courses, co-curricular activities, peer mentoring.

#### JEL CODE

P46

#### INTRODUCTION

Peer mentoring among college students has long been providing benefits to both the mentor and the mentee. At many universities the peer mentoring is done in an introduction to college class that provides support for first time students and enhances retention. While the peer mentor may get elective credit, they are not improving their knowledge in the subject area of their major. Development of a structured co-curricular discipline specific class for peer mentors would provide support for students who need help in the subject and discipline credit for the mentor. These mentors would be able to tutor students and provide faculty addition resources to improve the achievement in their classes. Peer mentors would get experience in soft skills that many employers seek in new college graduates. This type of peer mentoring would be particularly helpful in business programs. In business, the diversity of classes that include analytical process and conceptual reasoning force students to use both sides of their brains to be successful. This dichotomy often requires additional support for students to be successful. Peer mentoring can provide this support.

#### STATEMENT OF THE PROBLEM

Co-curricular activities are activities that occur outside of normal class time but impact classroom learning. The importance of involvement outside of the classroom is manifold. These benefits include: Retention through graduation; opportunities for soft skills development; enhanced professionalism for career advancement and improved grades in most classes. The demand on the time of today's students has reduced their ability to participate in activities outside the classroom that are an important part of the university experience. It also takes away from academic preparation. Enhancing the learning of fellow students through peer mentoring is one way to develop the mentor's interpersonal skills and to help the academic progress of students being mentored. Unfortunately, there are few mechanisms to develop the type of peer mentoring program in business. Most examples in the literature provide single university experience and do not give specific details of how programs are developed. Mentors are generally paid or volunteer as a part of a professional organization. The establishment of a structured co-curricular class in peer mentoring can meet this need. The structuring of the class would require the close relationship between faculty and mentors. The goals of the class would include improvement of the mentor's understanding of the subject through tutoring, improved interpersonal skills of the mentor and enhanced understanding of the subject for those being tutored. An additional benefit is the support provided the course instructor. This research provides a model for a peer mentoring class for credit in the students' major area.

#### REVIEW OF THE LITERATURE

**Bartkus, Nemelka, Nemelka & Gardner (2012)** after an extensive review of the literature provide comprehensive definitions of both "extracurricular" and "co-curricular" activities. They conclude, "A co-curricular activity is one that requires a student's participation outside of normal classroom time as a condition for meeting a curricular requirement" (page 699).

**Kuh (1995)** says that while colleges may not be able to force students into co-curricular activities, they can create the avenues for them to participate. The benefit to both the student and the institution are manifold.

**Austin (1984) and Adams, Meyers & Beidas (2016)** indicate that the time students spend on academic pursuits is in competition with the time that they spend for jobs, family and other activities. Often this increased demand involves financing their education. Working and going to university requires difficult choices that make studying a second or even tertiary choice.

**Busby (2015)**, while reviewing the assessment of co-curricular activities, points out that learning outside of the classroom enhances and reinforces learning and prepares students for the workplace. She concludes that co-curricular activities can be evaluated in the same way curricular activities are measured.

**Martin (2013)** points out that participating in degree related activities outside of the classroom enhances students' careers and professional behavior. The research had particular impact on first-generation college students.

**Ward and Yates (2012) and Lapidus, Towell & Hayes (2015)** point out the need for learning outside of the classroom. They point out that skills gained in a wide range of different activities leads to skills that employers seek in a new graduate. This is particularly true for business students.

**Mintzberg (1976)** introduced bilateral brain theory in the study of business. This theory concluded that to be an effective manager one must have both analytical and creative skills. The analytical side works with numbers to understand current conditions (accounting and finance) and project numerical goals into the future. The creative side focuses on abstract concepts necessary to plan and imagine beyond the horizon.

**Hall and Jaugieties (2011)** use a longitudinal approach to support the claim that using peer mentors in a first year college experience class enhances retention. They conclude that peer mentors have a positive impact on retention.

**Hanson, Trolian, Paulsen & Pascarella (2016)** researched peer learning on the well being of students. They conclude that peer mentoring is an important pedagogical practice and benefits the students feeling of well being.

**Gunn, Lee & Steed (2017)** point to the benefit for both the mentor and the mentee. Mentors enhance both their knowledge of the subject matter and their soft skills development. Mentees learn subject matter knowledge and are provided emotional and psychological support.

**Fiorella and Mayer (2014)** studied the impact of teaching and its importance in learning. They conclude that peer mentoring enhances the mentor's knowledge of the subject matter. They also conclude that teaching is an effective way of learning new material.

**Fox and Stevenson (2006)** discuss the positive impact that a mentorship program had on both mentor and mentee in accounting and finance courses in university. This research supports the concept of peer mentoring in business but uses voluntary mentors without direct academic credit for their efforts.

**Jackling and McDowall (2008)** studied third-year undergraduate accounting students employed to mentor second-year accounting students. The results showed enhanced learning of both groups of students. This research further develops the concept of the need for a credit-bearing course for mentoring in business programs.

**Metcalfe, Neill, Simon, Dobson & Davis (2016)** discuss the use of peer mentors in an introduction-marketing course. Their results indicate that all of the participants, instructor, mentor and mentee, benefited from this relationship. The peer mentors appear to be volunteers and are using the mentoring to enhance soft skills and as a resume builder.

**Smith (2008)** states that one of the reasons for more peer mentoring in undergraduate curricula is larger class size dictated by less governmental support for higher education. Using peer mentors frees up the professors' time to devote to other required activities.

**Blake and Mangiameli (2012)** assess the impact of participating in co-curricular activities on retention. They conclude that participation in co-curricular activities throughout the university experience has a positive impact on retention and graduation.

**Lee and Matusovich (2016)** describe an extensive model for co-curricular support of undergraduate engineering students. As part of their model they use peer mentoring relationships to support under represented student groups. The results of their research indicate the importance of co-curricular activities in pointing students toward academic success.

## DISCUSSION

The literature concerning peer mentoring clearly shows that there is significant benefit for mentors, mentees and classroom instructors. Coupling peer mentoring with a structured co-curricular course in the mentor's major provides a mechanism that gives the mentor sufficient incentive to undertake the responsibility. The result will improve knowledge of the subject matter, professionalism, soft skills and job skills of the mentor. The process will improve the subject matter knowledge, retention to graduation and well-being of the mentee. The class instructor will benefit from tutoring help, time for other responsibilities outside of the classroom and better results for students.

The structured course in their major in peer mentoring will be particularly beneficial to business programs. The complexity of all business majors stems from both the analytical and creative processing that are required to be successful. Research has demonstrated that peer mentoring is beneficial in accounting and finance classes that are analytical and marketing classes that require creativity.

The popularity of business degrees and the lack of sufficient funding have caused class sizes to increase dramatically. Larger class size and more sections to teach have reduced the time faculty have to pursue necessary responsibilities outside of the classroom. This can lead to accreditation pressures. Job satisfaction may also be reduced. Peer mentoring classes give the instructor some relief from these issues.

It is often difficult for students to find sufficient time to pursue co-curricular activities. This is particularly true of students who are paying for their own education. The development of a structured major related peer mentoring class would reduce the time constraint required for participating in co-curricular activities. Peer mentors participation would benefit from involvement in these activities.

Engineering and other social sciences have experienced success in developing peer-mentoring classes that combine the co-curricular aspect with class credit for participating. Peer mentoring is just one of the activities that have been developed to enhance student participation in co-curricular activities. Business has demonstrated that the concept works for business classes. Providing a structured co-curricular class in peer mentoring would be a first step in the development of programs to allow students credit for co-curricular activities.

## RECOMMENDATIONS

It is shown that peer mentoring in business programs has positive impact on mentors, mentees and course instructors. The development of a major related peer mentoring class would promote involvement in peer mentoring. The structure of this class will require faculty and mentor to work closely to get full benefit from this proposition. Time spent mentoring students will be considered as part of the mentor's class time.

The class that the peer mentors take trains them for a deeper understanding of the subject matter to be tutored, how to provide emotional support for mentees, develop soft skills and how to provide non-judgmental feedback to mentees. Assuming that the class is the standard three-hour semester class, it is envisioned that the mentors meet for one class hour each week with the class instructor. Mentors then meet a minimum two class hours each week with mentees. Mentor and mentee would agree to the time and place of these meetings. Mentors may, as part of the class assignment, meet with individual or groups of mentees during the regularly scheduled class time. All of these aspects will benefit the mentors in their chosen field. In addition, it will enhance job opportunities by indicating the ability to teach and coach fellow employees.

## CONCLUSION

This review demonstrates the benefit of creating a structured co-curricular major class for peer mentors in business programs. This class benefits the class instructor, the mentor and the mentee. The class instructor is freed up to pursue non-class related job requirements. The mentor receives major credit, enhances their knowledge of the subject matter, improves soft skills and demonstrates the ability to work with and teach others. The mentee increases subject knowledge and improves progress toward retention and graduation.

## REFERENCES

- Adams, D. R., Meyers, S. A., & Beidas, R. S. (2016). The Relationship Between Financial Strain, Perceived Stress, Psychological Symptoms, and Academic and Social Integration in Undergraduate Students. *Journal of American College Health*, Vol. 64, No. 5, pp. 362-370.
- Astin, A. W. (1984). Student Involvement: A Developmental Theory for Higher Education. *Journal of College Student Personnel*, Vol. 25, No. 4, pp. 297-308.
- Bartkus, K. R., Nemelka, B., Nemelka, M., & Gardner, P. (2012). Clarifying the Meaning of Extracurricular Activity: A Literature Review of Definitions. *American Journal of Business Education*, Vol. 5 No. 6, pp. 693-704.
- Blake, R., & Mangiameli, P. (2012). Analyzing Retention from Participation in Co-Curricular Activities. *Proceedings for The Northeast Region Decision Sciences Institute (NEDSI)*, pp. 198-206.
- Busby, K. (2015). Co-Curricular Outcomes Assessment and Accreditation. *New Directions for Institutional Research*, Vol. 2014, No. 164, pp. 39-50.
- Fiorella, L., & Mayer, R. (2014) Role of Expectations and Explanations in Learning by Teaching. *Contemporary Educational Psychology*, Vol. 2014, No. 39, pp. 75-85.
- Fox, A., & Stevenson, L. (2006). Exploring the Effectiveness of Peer Mentoring of Accounting and Finance Students in Higher Education. *Accounting Education*, Vol.15 No. 2, pp. 189-202.
- Gunn, F., Lee, S., & Steed, M. (2017). Student Perceptions of Benefits and Challenges of Peer Mentoring Programs: Divergent Perspectives from Mentors and Mentees. *Marketing Education Review*, Vol. 27 No.1, pp. 15-26.
- Hall, R., & Jaugietis, Z., (2011). Developing Peer Mentoring Through Evaluation. *Innovative Higher Education*, Vol. 36, No. 1, pp. 41-52.
- Hanson, J. M., Trolan, T. L., Paulsen, M. B., & Pasarella, E. T. (2016). Evaluating the Influence of Peer Learning on Psychological Well-being. *Teaching In Higher Education*, Vol. 21, No. 2, pp. 191-206.
- Jackling, B., & McDowall, T. (2008). Peer Mentoring in an Accounting Setting: A Case Study of Mentor Skill Development. *Accounting Education*, Vol. 17, No. 4, pp. 447-462.
- Kuh, G. D. (1995). The Other Curriculum: Out-of-Class Experiences Associated with Student Learning and Personal Development. *Journal of Higher Education*, Vol. 66, No. 2, pp. 123-55

13. Lapidus, R., Towell, E., & Hayes, J. (2015). Evaluating Co-Curricular Success in a College of Business. *Business Education Innovation Journal*, Vol. 7 No. 2, pp. 36-43.
14. Lee, W. C., & Matusovich, H. M. (2016). A Model of Co-Curricular Support for Undergraduate Engineering Students. *Journal of Engineering Education*, Vol. 105 No. 3, pp. 406-430.
15. Martin, E. M. (2013). Fostering Culture Change in an Undergraduate Business Program: "Nudging" Students towards Greater Involvement in Extra-Curricular Activities. *American Journal of Business Education*, Vol. 6 No. 1, pp. 93-102.
16. Metcalf, L. E., Neill, S., R. Simon, L., Dobson, S., & Davis, B. (2016). The Impact of Peer Mentoring on Marketing Content Mastery. *Marketing Education Review*, Vol. 26, No. 3, pp. 126 -142.
17. Mintzberg, H. (1976). Planning on the Left and Managing on the Right. *Harvard Business Review*, Vol. 54, No. 4, pp. 49-58.
18. Smith, T. (2008). Integrating Undergraduate Peer Mentors into Liberal Arts Courses: A Pilot Study. *Innovative Higher Education*, Vol. 33, No. 1, pp. 49-63.
19. Ward, C., & Yates, D. (2012). Assisting Students in Gaining Employable Skills: Valuing and Encouraging Extracurricular Activities. *Business Education Innovation Journal*, Vol. 4, No. 1, pp. 37-40.

## **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](mailto: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](mailto:infoijrcm@gmail.com).

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

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## **DISCLAIMER**

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

## ABOUT THE JOURNAL

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

### *Our Other Journals*

