

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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- 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.

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**RELATIONSHIP BETWEEN HEALTH STATUS AND EXPENDITURE ON HEALTH**

**MURAT DARCI**  
**DIRECTOR**  
**MINISTRY OF INTERIOR AFFAIRS**  
**ANKARA**

**ABSTRACT**

*In this article, it has been examined the relationship between expenditure on health and health status by using canonical correlation analysis. The study uses life expectancy at birth (years), under 5 mortality rate (per 1,000), adult mortality rate (per 1,000) and total fatality rate (per 1,000) as health status indicators. Five indicators of the expenditure on health were used: total expenditure on health as % of gross domestic product, per capita total expenditure on health at average exchange rate (US\$), per capita total expenditure on health at international dollar rate, per capita government expenditure on health at average exchange rate (US\$), per capita government expenditure on health at international dollar rate. The results of the analyses provided evidence that expenditure on health is important determinants of health status.*

**THE ANALYSIS OF THE SERVICE QUALITY IN HOTEL INDUSTRY**

**DR. ELEINA QIRICI**  
**ASSOCIATE PROFESSOR**  
**KORCA'S UNIVERSITY**  
**ALBANIA**

**DR. ORIOLA THEODHORI**  
**DIRECTOR**  
**ADMINISTRATION BOARD**  
**KORCA'S UNIVERSITY**  
**ALBANIA**

**DR. ESMERALDA SHKIRA**  
**LECTURER**  
**KORCA'S UNIVERSITY**  
**ALBANIA**

**ABSTRACT**

*The quality of service in hotel industry is an important factor of successful business. Service quality is a way to manage business processes in order to ensure total satisfaction to the customer on all levels. Today the quality is the result of growing of diverse needs of the consumers, along with market globalization, increasing competition and the development of modern technology. If we consider the last years, there is an increasing tendency to improve the tourist facilities and to attract the tourist market which is interested for activities in open nature and relax in fresh and pure air. SERVQUAL model is very important for managers of hotels. They do not know the expectations of their guests, the dimensions of service quality they consider most important, do not match those that are most important for clients. Since there is a connection between the quality of service and the satisfaction of clients in hotel industry, it is important for the hotel to spot a gap in the quality of service. This paper gives a better recognition of critical success factors of quality management implementation in hotels which have some advantages to provide better service to customers. The benefits of offer higher service quality have influence on both hotel sector and customers. Data was gathered from designed questionnaire and statistically analyzed. The development of tourism is very important for the region, because it is a branch which improves the incomes of the community. The aims of the paper were to evaluate perceptions of hotel guests and to test using of the SERVQUAL model in hotel industry and to evaluate perceptions of tourist for attributes of the destination. This analysis will help in the adaption of needs of tourists with hotel product.*



# A STUDY ON SOCIO – ECONOMIC STATUS OF INTEGRATED FARMERS IN NORTH WESTERN ZONE OF TAMILNADU STATE

**SASIKALA. V**  
**RESEARCH SCHOLAR**  
**DIVISION OF EXTENSION EDUCATION**  
**INDIAN VETERINARY RESEARCH INSTITUTE**  
**IZATNAGAR**

**RUPASI TIWARI**  
**SR. SCIENTIST**  
**DIVISION OF EXTENSION EDUCATION**  
**INDIAN VETERINARY RESEARCH INSTITUTE**  
**IZATNAGAR**

## **ABSTRACT**

Agriculture is considered as a crucial enterprise for the livelihood and nutritional security of the marginal and small farmers of the country. In this scenario with the limited possibilities of increasing the cultivable land Integrated Farming System plays an imperial role to provide sustainable income for the marginal and small farmers. In this context, knowledge about the socio economic status of the integrated farmers is very much essential for the policy makers to develop an effective programme. The present study was carried out in the North Western Zone of Tamilnadu with the specific objective of finding out the socio economic profile of the integrated farmers. A total of one sixty (160) farmers were randomly selected from four districts of the selected zone of Tamilnadu. The data was collected from selected farmers through a structured interview schedule after pre - testing. The findings of the study revealed most of the farmers (47.5 per cent) were old aged and were illiterates (30 per cent). Cent per cent of them were practicing agriculture as main occupation and 71.87 per cent of them were having medium farming experience. More than half (61.25 per cent) of the farmers were marginal and getting medium level of income (52.5 per cent). Majority (40.6 per cent) of the farmers had medium level of mass media exposure and extension agency contact. The study concludes that the farmers need more extension training regarding Integrated Farming System (IFS) to enrich their knowledge level and to improve their standard of living.

## **ORGANIZATION CITIZENSHIP BEHAVIOUR: IT'S RELATION WITH MANAGEMENT STYLE AND ITS ANTECEDENTS**

**AFAQ RASOOL**  
**RESEARCH SCHOLAR**  
**SUPERIOR UNIVERSITY**  
**LAHORE**

**DR. MUHAMMAD RAMZAN**  
**DIRECTOR LIBRARIES**  
**LAHORE UNIVERSITY OF MANAGEMENT SCIENCES**  
**LAHORE**

**GHULAM MUSTAFA SHAMI**  
**RESEARCH SCHOLAR**  
**SUPERIOR UNIVERSITY**  
**LAHORE**

### **ABSTRACT**

*This study is designed to measure the relationship between Organization citizenship behavior (OCB) and management style and identified the antecedent of OCB. OCB is a one antecedent of organizational performance. This study explores the definition of OCB and its relation with management style. However the antecedents of OCB are not properly investigated. Based on the discussion on the dimensions of OCB a number of antecedents were identified. When the relation of management style and OCB are clear, and the antecedents of OCB are known, managers would be able to promote OCB among their employees and result will be better performance.*

# EXISTING GAP BETWEEN THE FINANCIAL LITERACY AND SAVING/INVESTMENT BEHAVIOUR AMONG INDIAN WOMEN: AN EMPIRICAL STUDY WITH SPECIAL REFERENCES TO COIMBATORE CITY

**DR. R. MATHIVANAN**  
**PRINCIPAL**  
**BHARATHIAR UNIVERSITY COLLEGE**  
**SIVAGIRI**

**K. MOHANARANJANI**  
**ASST. PROFESSOR**  
**DR. GRD COLLEGE OF SCIENCE**  
**COIMBATORE**

## ABSTRACT

*Women represent a growing share of new customers for financial-services companies. The study aims to analyse the gap between financial literacy and saving/investment behaviour among the working women. The research methodology of the study consists of two stages exploratory and descriptive research. Coimbatore city is chosen as the study area. Women employed both in public and private organisations were considered as the sample population. Small samples of 30 respondents were chosen as the participants of the study. Based on the convenience sampling techniques, only voluntary individuals were included in the survey. The findings of the study shows that women have expressed high degree of awareness i.e. financial literacy towards traditional saving/investment avenues, but they have actively shifted their saving/investment avenues from traditional bank saving avenues to modern technically risky capital market operations.*

# AN ANALYSIS OF AWARENESS AMONG SECONDARY SCHOOL TEACHERS TOWARDS CONTINUOUS AND COMPREHENSIVE EVALUATION IN CENTRAL INDIA

**PRASHANT THOTE**  
**PRINCIPAL**  
**GYANODYA VIDYA MANDIR**  
**NARSINGARH**

**L.MATHEW**  
**TEACHER**  
**GYANODYA VIDYA MANDIR**  
**NARSINGARH**

**D.P.S RATHOURE**  
**PRINCIPAL**  
**S.R.K. COLLEGE**  
**FIROZABAD**

## **ABSTRACT**

*Purpose of the school is an institution where talents are nurtured. Therefore it becomes very important to continuously revise and introduce such measures and schemes which will impact the mind, character and physical ability of the learner. Indian education is moving from summative to a continuous evaluation system. The present study was conducted to explore the awareness towards Continuous and Comprehensive Evaluation. The sample of 200 secondary school teachers was drawn from Central India. A self-made questionnaire comprising 29 multiple choice questions was used in this study. The study has brought out the level of awareness among secondary school teachers included in this study is not up to mark, even after more than two years of implementation of continuous evaluation system. Major finding of the study reveals that Government teachers are comparatively more aware as compared to private school teachers.*

**CURRENCY FUTURES POTENTIAL IN INDIAN CAPITAL MARKETS**

**DR. DEEPAK TANDON**  
**PROFESSOR**  
**INTERNATIONAL MANAGEMENT INSTITUTE**  
**NEW DELHI**

**DR. NEELAM TANDON**  
**ASSOCIATE PROFESSOR**  
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**NEW DELHI**

**HAVISH MADHVAPATY**  
**RESEARCH SCHOLAR**  
**INTERNATIONAL MANAGEMENT INSTITUTE**  
**NEW DELHI**

**ABSTRACT**

*Currency futures were introduced to mitigate the risk arising out of excess volatility in the exchange rate. The prime objective of using currency futures as a derivative is to combat currency risk volatility. Within its first year of operation, the daily turnover of exchange traded currency derivatives already reached around Rs. 30,000 crores. The study describes the benefits of currency futures, how currency futures work in the Indian context, and various reasons for fluctuation in currency. The objectives of the study were twofold: Part A was to analyse the changes in the daily value of Rupee compared to the Dollar, Euro and Pound respectively. Data was collected from multiple observation points separately for every month for a 13 month period from January 2012 to January 2013. Kolmogorov Smirnov test was subsequently used to test the author's null hypothesis that the returns are normally distributed; which in turn was accepted. Part B of the study analysed NSE, BSE and MCX data for the same time period of 13 months across two parameters – price and the volume of transactions. The finding was that there are high correlation values between price fluctuations of the three indexes.*

## **DETERMINANTS OF INSTITUTIONAL CREDIT TO AGRICULTURE IN UNION TERRITORY OF PUDUCHERRY: AN ECONOMIC ANALYSIS**

**K. VIJAYASARATHY**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF AGRICULTURAL ECONOMICS**  
**TAMIL NADU AGRICULTURAL UNIVERSITY**  
**COIMBATORE**

**A. POUCHEPPADRAJOU**  
**PROFESSOR**  
**DEPARTMENT OF AGRICULTURAL ECONOMICS**  
**PANDIT JAWAHARLAL NEHRU COLLEGE OF AGRICULTURE & RESEARCH INSTITUTE**  
**KARAIKAL**

**M.SANKAR**  
**ASST. PROFESSOR**  
**VANAVARAYAR AGRICULTURAL COLLEGE**  
**POLLACHI**

### **ABSTRACT**

*In India farmers are not able to meet their agriculture expenditure from their own savings alone. Hence borrowing becomes essential for farmers to manage their farms. The financial requirement of the farmers is met by the institutional and non-institutional sources besides their own resources. Credit is an important instrument for crop production the present study examined the determinants of flow of institutional credit to agriculture in union territory of Puducherry and Karaikal district formed the universe of the study. The method of data collection was by personal interview, using a separate pretested schedule. A determinant of flow of institutional credit to agriculture was analyzed by using a multiple linear regression and principal component regression. It could be observed that all the variables had a positive correlation. A backward elimination multiple linear regression analysis showed a significant positive relationship of crop loan with the high yielding variety, rainfall, term loan, however negative relationship with land holding pattern variables. The results of PC regression showed that commercial crops, HYV, land holding, bank deposit, and term loans influenced significantly with the flow of crop loan. Impact of agricultural credit lending programme was indicated that most of the farmers expressed the positive impact of the programme on the agricultural improvement.*

# AGED RURAL PEOPLE'S HEALTH PROBLEMS: A CASE STUDY OF KANYAKUMARI DISTRICT

**J. CYRIL KANMONY**  
**ASSOCIATE PROFESSOR**  
**PG & RESEARCH CENTRE**  
**DEPARTMENT OF ECONOMICS**  
**SCOTT CHRISTIAN COLLEGE (AUTONOMOUS)**  
**NAGERCOIL**

## ABSTRACT

*Due to greater economic security and a big advancement in the medical field, demographic transition has taken place in the world. It leads to a decline in the death rate and an increase in the number of aged people. The general objective of this article is to understand the disease burden of the aged rural people of Kanyakumari district, where there is a large number of aged people. The study made use of both primary and secondary data. The primary data have been collected from 200 sampling units. The aged people are encountered with problems such as low earning, limited care and high healthcare expenditure. The present study supports the view of earlier studies that the type of diseases also changes as time passes and among the aged, women are more in number than that of men. As far as health expenditure is concerned, it is reported that as people get aged, much expense is required to get treatment for their diseases. Households which have elderly people are making catastrophic expenditure. It is inferred from the survey that the average monthly medical care expenditure is 1334.50 rupees (47.54% of total income). There is significant positive correlation between age of elderly and medical care expenditure, between education and medical care expenditure and between income and medical care expenditure. Aged people are much affected by the ever rising health care expenditure and many communicable and non-communicable diseases. Hence, they should be protected from all these problems by taking suitable measures.*

## HEALTH STATUS OF THE SKILLED COALMINE WORKERS: A STUDY IN JAINTIA HILLS DISTRICT OF MEGHALAYA

**DR. B.P.SAHU**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF ADULT & CONTINUING EDUCATION**  
**NORTH EASTERN HILL UNIVERSITY**  
**SHILLONG**

**DR. P.NONGTDU**  
**PRINCIPAL**  
**JAINTIA EASTERN COLLEGE**  
**KHLIEHRIAT**

### **ABSTRACT**

*Coal Mining in Meghalaya is a "boom and bane" industry. It has not only brought employment opportunity and wealth to Meghalaya but has also lead to ecological poverty and environmental pollution. Large scale unscientific exploitation of coal in Jaintia Hills District has resulted into serious environmental degradation, loss of vegetation, land degradation and wanton deforestation. Exploration of new coalmines and encroachment of forest and agricultural land are regular phenomena in the coal mining belts. It has created shortage of safe drinking water, water pollution, and increase in wasteland, land subsidence and high concentration of coal dust. These have adversely affected health of the workers and the communities living adjoining the coal mining belts. Therefore, the present study intends to find out the health status of skilled coal mine workers working in coal belts of Jaintia Hills District of Meghalaya.*



**A STUDY ON VODAFONE TAXATION – INDIA'S VIEW**

**DR. G. VELMURUGAN**  
**ASSOCIATE PROFESSOR**  
**VIT UNIVERSITY**  
**VELLORE**

**ABSTRACT**

*Pursuant to section 45 of the Income Tax Act, any gain arising from the transfer of a capital asset during a previous year is chargeable to tax under the head Capital gains. Pursuant to section 5(2)(b) read with section 9(1)(i) makes it clear that where an Indian asset has been transferred, the amount paid is deemed to have accrued or arise in India and therefore taxable in India. In May 2007, Vodafone bought Hutchison Telecommunications International Ltd's (HTIL) 66.98% stake in Indian telecom company Hutch Essar Ltd for \$11.2 billion (around Rs.52,300 crore today). , Vodafone should have deducted capital gains tax at source before paying HTIL. In this article the author discussed about the tax liability of Vodafone and the relevant issues in detail.*

**APPLICABILITY OF FISHER HYPOTHESIS ON INDIAN CAPITAL MARKET**

**DR. SAMIRAN JANA**  
**ASSOCIATE PROFESSOR**  
**ITS INSTITUTE OF MANAGEMENT**  
**GREATER NOIDA**

**ABSTRACT**

*This study empirically assesses the Fisher Hypothesis between closing price of sensex, a leading stock index of India and whole sale price index of India. The study has used cointegration test to check the relationship. The study has covered data from both pre and post reforms period of Indian economy and it has decomposed the whole sale price index into expected and unexpected parts. The study has proved that neither whole sale price index nor any of its form can influence the sensex price in any of the periods. Therefore Fisher hypothesis is not applicable at Indian Capital Market.*

**GLOBALIZATION AND CHANGING LIFE STYLE OF INDIAN MIDDLE CLASS**

**AMANDEEP KAUR**  
**ASST. PROFESSOR**  
**GURU NANAK NATIONAL COLLEGE**  
**DORAHA**

**RANJEET KAUR**  
**ASSOCIATE PROFESSOR**  
**GURU NANAK NATIONAL COLLEGE**  
**DORAHA**

**ABSTRACT**

Since 1991, India has been going through a continuing process of economic reforms and liberalization. The reforms have embraced almost all aspects of the country's economy. The massive change in the environment brought about by the country's reforms has direct impact on the consumer behavior and its spending pattern and life style. Purchasing branded products, visiting restaurants, beauty salons and personal care centres has become common phenomenon. Quite a lot of these changes in the middle class spending and consumption are propelled by his desire to join a new social class seeking a particular level of prestige in the society. His yesterday's purchases have become his today's necessities. The middle class is becoming the 'consumption community of the country. This research paper aims to study the impact of globalization on middle class families in India in respect to their residential status, education, their family system, possession of personal vehicles, investment preferences and decision making authority.

## **PROBLEMS AND PROSPECTS OF POWERLOOM UNITS WITH SPECIAL REFERENCE TO SOMANUR CLUSTER IN COIMBATORE CITY**

**DR. D. ANUSYA**  
**ASSOCIATE PROFESSOR**  
**P. S. G ARTS AND SCIENCE COLLEGE**  
**COIMBATORE**

**R. PREMA**  
**ASST. PROFESSOR**  
**DR. N. G. P ARTS AND SCIENCE COLLEGE**  
**COIMBATORE**

### **ABSTRACT**

*The powerloom sector produces more than 60% of cloth in India and textile ministry's estimation says that more than 60% of the country's cloth exports originated from that sector. But modernization in looms is less and Indian industry still lags significantly behind US, China, Europe, Taiwan etc. (Texmin, 2005). There are less than 15,000 modern looms, whereas traditional looms are in large numbers. In Value addition and the manufacturing of fabrics according to customer's compliances, is not possible due to obsolete technology of looms. This study will therefore posit a discussion of problems and prospects of powerloom industry that may upgrade them up to the present global competition.*

## **WORK LIFE BALANCE OF WOMEN FACULTY WORKING IN EDUCATIONAL INSTITUTIONS: ISSUES AND PROBLEMS**

**DR. B. VIJAYALAKSHMI**  
**ASSOCIATE PROFESSOR**  
**DEPARTMENT OF BUSINESS MANAGEMENT**  
**SRI PADMAVATI MAHILA VISVAVIDYALAM**  
**TIRUPATI**

**T.NAVANEETHA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF BUSINESS MANAGEMENT**  
**SRI PADMAVATI MAHILA VISVAVIDYALAM**  
**TIRUPATI**

### **ABSTRACT**

*Work life balance is not a new phenomenon. It takes into account the four quadrants like work, family, community/friends and self. To make one's life happy it is important in today's world to maintain a right balance of all these four quadrants. As there is more development in the educational field women are showing more passion and interest towards the education field and they are in a position that they are unable to balance the personal life and professional life. In this context, the paper analyses the work life balance issues and problems being faced by women working in educational institutions and suggests measures to overcome work life imbalance by using secondary data.*

**GEMS AND JEWELLERY: THE DARK HORSE OF INDIAN EXPORTS**

**PURNASHREE DAS**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**GAUHATI UNIVERSITY**  
**GUWAHATI**

**SAURABHI BORTHAKUR**  
**ASST. PROFESSOR**  
**DEPARTMENT OF COMMERCE**  
**GAUHATI UNIVERSITY**  
**GUWAHATI**

**ABSTRACT**

*Gems & Jewellery has had an important place in the Indian society ever since civilization dawned on the Indian soil. It is a promising sector which is poised to contribute substantially to foreign exchange coffers of the country. The present study is an attempt to illustrate the export figures of Indian Gems and Jewellery as well as its major export destinations. The study also throws some light on the prospects of this sector. The information for the research enquiry has been collected from secondary sources covering a period of 12 years from 2000-01 to 2011-12. The export figures of Gems and Jewellery has been depicted in the form of tables.*

**AN IMPACT OF FINANCIAL DERIVATIVES ON INDIAN STOCK MARKET**

**C.KAVITHA**  
**ASST. PROFESSOR**  
**BHAKTAVATSALAM MEMORIAL COLLEGE FOR WOMEN**  
**CHENNAI**

**ABSTRACT**

*The emergence of the market for derivative products, most notably forwards, futures and options, can be traced back to the willingness of risk-averse economic agents to guard themselves against uncertainties arising out of fluctuations in asset prices. By their very nature, the financial markets are marked very high degree of volatility. It is generally accepted that the introduction of financial derivatives that facilitate hedging is an important step in the development of stock markets. However, financial derivatives can potentially increase volatility in the underlying cash market, which might be detrimental to the development of the stock market itself. Using data from India, we examine one possible route through which derivatives trading can increase cash market volatility.*

# NEW HORIZON IN MANAGEMENT EDUCATION: AN INVESTIGATION INTO THE ROARING NEED OF PHILANTHROPY MANAGEMENT COURSES IN INDIAN MANAGEMENT INSTITUTES

**DR. TRIPTI SAHU  
ASST. PROFESSOR**

**SAI BALAJI INTERNATIONAL INSTITUTE OF MANAGEMENT SCIENCES  
PUNE**

## **ABSTRACT**

*Although from 1900s onwards, India saw big industrialists and well to do households, leading the way in reinventing philanthropy in the modern age. They have set up many kinds of institutions; they've supported many kinds of social development movements across India. Present study taking into consideration opinion of management academicians, investigates the need of philanthropy and acceptability of philanthropy management education in the developing economy. The study also tried to find out the needy areas in which philanthropy is badly required. With the help of questionnaire and telephonic interviews conducted all over India the researcher also listed proposed contents of the said course.*



## THE ROLE OF HOME-BASED ENTERPRISES (HBES) IN DEVELOPMENT OF ENTREPRENEURSHIP IN SONITPUR DISTRICT OF ASSAM

**MANOJ KUMAR HAZARIKA**

**ASST. PROFESSOR  
DARRANG COLLEGE  
TEZPUR**

**DAISY RANI KALITA**

**ASST. PROFESSOR  
DARRANG COLLEGE  
TEZPUR**

### **ABSTRACT**

*Home-based Enterprises (HBES) play a crucial role in the development of entrepreneurship in Sonitpur District in particular and in Assam in general. These enterprises help to show the local talent with available local resources at very minimum cost of capital. These enterprises belong to the micro enterprise category. The HBES generate employment opportunities and promote self-employment by boosting entrepreneurial activities. Generally, HBES are run by the family members from their home for meeting local requirement. Government of India included 112 types of home-based/service industries and 9 special types of home-based industries for Rural India under list of Group-A and Group-A (1) respectively for the Master Plan 2021. This paper makes an attempt to study the employment opportunities provided by HBES, various types of HBES performing in Sonitpur Districts, training facilities provided by various government agencies and NGOs, financial assistance provided by government and other financial institutions and the earning of HBES. 150 HBES were selected as a sample to study the different types of HBES of the District. It has been found that majority of the HBES of Sonitpur District suffer from manpower, marketing and financial problems and lack of knowledge about the govt. plans and policies. Therefore, government should support these types of industries by providing easy documents free loans, marketing facilities; NGOs should provide basic trainings and awareness programmes for the development of HBES.*

**EMPLOYEE GRIEVANCE REDRESSAL PROCEDURE IN INDIAN ORGANIZATIONS**

**DR. NILESH THAKRE**  
**ASST. PROFESSOR**  
**SNDT WOMEN'S UNIVERSITY**  
**MUMBAI**

**ABSTRACT**

*The personnel or industrial relations department of the organization is responsible for maintaining peace and harmony among employer and employee. The healthy relations between employer/management and employee/worker can be achieved through the agreed solutions for different problems. A worker who is dissatisfied may not work at full capacity and cause significant loss of production. Grievances are the expressed complaints about working conditions and environment in which employee work. It is related with day to day work. Grievances emerge out of the dissatisfaction of workers it may be as an individual or as a group. Thus, management strive hard to resolve workers complaints and grievances. Effective grievance handling is an essential part of cultivating good employee relations and running a fair, successful, and productive workplace. This paper examines nature and reasons of employee grievances, illustrate grievances handling procedure, and comprehend consequences of mishandling grievances at the workplace.*

**WASHINGTON MUTUAL, INC.: FORTUNE 500 TO NOWHERE**

**RAJNI KANT RAJHANS**  
**ASST. PROFESSOR**  
**SCHOOL OF COMMERCE & ECONOMICS**  
**LOVELY PROFESSIONAL UNIVERSITY**  
**PHAGWARA**

**ABSTRACT**

Washington Mutual bank (WaMu) was United States **largest savings and loan association** managing an asset of value \$327.9 billion valued in year 2007 until it filed for bankruptcy ( on 25<sup>th</sup> September 2008) making the occasion as the **largest bank failure in U.S. history** by asset size. Before filing for bankruptcy, it was U.S's sixth largest bank by asset-size. The Case focus on the Risk Management tools, Credit Appraisal process, Credit Concentration and Risk Assessment Measures adopted by WaMu in order to help its holding company (Washington Mutual Inc.) to continue a position in **Fortune 500** list for continuous four years 4 and also on the internal as well as external environment which caused its failure.

# FDI IN ORGANIZED RETAIL SECTOR: A COMPARATIVE STUDY BETWEEN INDIA AND CHINA

**DR. NAVITHA THIMMAIAH**  
**ASST. PROFESSOR**  
**DOS IN ECONOMICS & CO-OPERATION**  
**UNIVERSITY OF MYSORE**  
**MANASAGANGOTRI**

**ASHWINI.K.J**  
**RESEARCH SCHOLAR**  
**DOS IN ECONOMICS & CO-OPERATION**  
**UNIVERSITY OF MYSORE**  
**MANASAGANGOTRI**

## **ABSTRACT**

*FDI is an important tool in the process of globalization and plays a key role in the development of the economies of the developing countries. The share of developing countries at over 50 per cent in total FDI inflows may increase further with well-built growth prospects in organized retail sector. The present papers attempts to study the FDI policies and FDI inflow in organized retail sector in both India and China. From the analysis it is clear, there is no significant difference in the FDI inflow in organized retail sector between India and China. Even though China has given 100 percent FDI provision in organized retail sector in 2004. Compared to China, India has high market potential with increase in GDP growth rate, higher disposable income, rapid urbanization, participation of youth in retail expenditure and more brand loyalty. India's changing FDI climate provides an interesting dynamic to several international retailers entry and expansion plans in Indian organized retail sector.*

**FOREIGN DIRECT INVESTMENT INFLOWS INTO USA**

**DR. G. JAYACHANDRAN**  
**ASST. PROFESSOR**  
**DEPARTMENT OF MATHEMATICAL ECONOMICS**  
**SCHOOL OF ECONOMICS**  
**MADURAI KAMARAJ UNIVERSITY**  
**MADURAI**

**V.LEKHA**  
**RESEARCH SCHOLAR**  
**SCHOOL OF ECONOMICS**  
**MADURAI KAMARAJ UNIVERSITY**  
**MADURAI**

**ABSTRACT**

*Foreign Direct Investment (FDI) of the USA is growing very rapidly in recent years and the FDI will be posing a lot of problems to the USA in the years to come. Hence a perspective plan is necessary to mobilize investment for the servicing of FDI. Projection of FDI will help to get a clear idea about our future commitments and then to plan accordingly. This research work clearly analysed how the FDI of the USA has grown during the period from 1971 to 2010 and what would be USA FDI in the near future besides it would also help to get a clear picture about the Economic Growth through using the tools of Regression, Correlation analysis and Time Lag model were used to overcome the various work also analyses to overcome the various problems of inflows of USA FDI.*

# ARIMA MODEL BUILDING AND FORECASTING OF GDP IN BANGLADESH: THE TIME SERIES ANALYSIS APPROACH

**MONSURA ZAMAN**  
**SENIOR LECTURER IN ECONOMICS**  
**ASA UNIVERSITY**  
**SHAMOLY**

## ABSTRACT

GDP is defined as the total market value of all financial goods and services produced within the country in a given period of time. A good region's Gross Domestic Product (GDP) is one of the ways of measuring the size of its economy. A forecast is a quantitative estimate about the likelihood of future event based on past and current information. This information is embodied in the form of a model. The study was based on secondary data during the period from 1984-1985 to 2010-2011. Data was collected from Bangladesh Bureau of Statistics (BBS). Here GDP was measured at constant price (Base year 1995-96). The primary objective of the research was to find an appropriate ARIMA Model for forecasting, GDP. Forecasting attempts had been made to achieve the target by developing Box-Jenkins type autoregressive integrated moving average (ARIMA) model; consider the minimum of biased corrected information criterion of Akaike and Schwarz criteria. Primarily several models for different values of  $p$ ,  $d$  and  $q$  were estimated from the different ARIMA model. The AIC and SIC for the model ARIMA [0,2,0] were 20.11, 19.88 respectively. and the adjusted  $\bar{r}^2 = (.503)$  was very high compared to others models. More over from the above forecasted part it was found that the percentage variation between actual and forecasted value was very less. Therefore the suggested model is appropriate to forecast for the future time.

# **INFLUENCE OF CORPORATE SOCIAL RESPONSIBILITY AND CORPORATE CULTURE TO THE STRATEGIC ALIGNMENT MATURITY, BUSINESS PERFORMANCE AND CORPORATE SUSTAINABILITY AT THE CONSUMER SERVICE UNIT OF EAST JAVA REGIONAL V OF PT TELEKOMUNIKASI INDONESIA**

**MUHAMMAD SYARIF**  
**LECTURER**  
**FACULTY OF ECONOMICS**  
**TRUNOJOYO UNIVERSITY**  
**INDONESIA**

**BUDIMAN CHRISTIANANTA**  
**LECTURER**  
**FACULTY OF ECONOMICS & BUSINESS**  
**AIRLANGGA UNIVERSITY**  
**INDONESIA**

**ANIS ELIYANA**  
**LECTURER**  
**FACULTY OF ECONOMICS & BUSINESS**  
**AIRLANGGA UNIVERSITY**  
**INDONESIA**

## **ABSTRACT**

*Corporate sustainability can be achieved if corporate social responsibility and corporate culture are established to be the commitment of PT Telkom (the shortened name for 'PT. Telekomunikasi Indonesia') formulated into the form of business strategic alignment maturity and the business performance. This study is intended to describe the influence of corporate social responsibility and corporate culture to the strategic alignment maturity, business performance and the corporate sustainability. This study applies the PLS – Partial Least Square Analysis to examine the significance of the research variables. Data are obtained from the Office Heads of Consumer Service Unit of East Java Regional V of PT. Telekomunikasi Indonesia by using the saturated samples, namely all population are used as the samples. There are 70 respondents. The main instrument applied to collect the data is the 'questionnaire', while its supporting instruments are in the forms of 'interview', 'observation', and 'documentation'. Output of the analysis indicates that all variable relations being materialized into 9 (nine) hypotheses have the significant influences leading to positive relationship. Output of this research is contributed to the theory of management, with the focus on strategy management and organizational behavior, namely the need for the conformance or alignment of corporate social responsibility and corporate culture to the strategic alignment maturity, business performance and the corporate sustainability. The important finding in this study shows that the strategic alignment maturity has a strong influence to the corporate sustainability, whereas the business performance has a weak influence to the achievement of corporate sustainability.*

# HAS PARTICIPATION IN URBAN AND PERI-URBAN AGRICULTURE CONTRIBUTED TO POVERTY REDUCTION AND FOOD SECURITY? THE CASE OF BAHIR DAR CITY, ETHIOPIA

**SURAFEL MELAK**

**LECTURER & RESEARCH FELLOW**

**DEPARTMENT OF ECONOMICS & INSTITUTE FOR ECONOMIC RESEARCH**

**BAHIR DAR UNIVERSITY**

**BAHIR DAR**

**GETACHEW YIRGA**

**LECTURER & RESEARCH FELLOW**

**DEPARTMENT OF ECONOMICS & INSTITUTE FOR ECONOMIC RESEARCH**

**BAHIR DAR UNIVERSITY**

**BAHIR DAR**

## **ABSTRACT**

*The alarmingly growing urbanization and its associated problems are worsening the lives of many urban residents in sub-Saharan Africa (SSA). Particularly, poverty and food insecurity, which used to be much related with rural areas, are becoming huge urban challenges. Against expectation, slums in towns are expanding and purchasing powers are falling. One of the possible ways of tackling these evils could be expansion of urban and peri-urban agriculture (UPA). Using the available urban resources, urban farmers may supply markets with vegetables, fruits, animal products, etc. in addition to satisfying their own needs. This study, therefore, aims to assess households' participation in UPA in Bahir Dar city and its vicinities and to examine whether that has played any role in reducing urban poverty and achieving food security. Data were collected from 112 random households using semi-structured questionnaires. The results of the study reveal that the participation rate in UPA in and around the City is very low compared to the potential. The logistic regression results show that UPA has not contributed to reduction of poverty. It is found, however, that households practicing UPA are more likely to be food secure than non-UPA households. With the current setting, where there is no official recognition and support to the sector, it seems difficult to use UPA as a means to reduce poverty. Containing constraints related especially to land and water resource utilization may help UPA repeat its food security attainment role on poverty reduction.*



**INSURANCE MARKET DEVELOPMENT AND ECONOMIC GROWTH IN ETHIOPIA**

**TERAMAJE WALLE MEKONNEN**  
**LECTURER & PROGRAM MANAGER**  
**COLLEGE OF BUSINESS & ECONOMICS**  
**BAHIR DAR UNIVERSITY**  
**BAHIR DAR**

**ABSTRACT**

*It has been noted that insurance market not only facilitates economic transactions through risk transfer and indemnification but also, it promotes financial intermediation (Ward and Zurbruegg, 2000; Skipper, 2001). Hence, the growth of insurance sector is indispensable for economic growth of nations (Arestis and Demetriades, 1997). However, existing empirical studies on the relationship between insurance market development and economic growth gave mixed evidences, rely on aggregate data to measure insurance market development and hence, neglecting the different market forces to be considered in disaggregation and carried out mostly in developed countries while, evidences on the developing countries, like Ethiopia, are very limited. The objective of this study is hence to examine the relationship between the insurance market development (measured based on aggregate and disaggregated -components of insurance premium) and economic growth in Ethiopia. Based on the data collected over the period of 1996 to 2011, estimation has been made using time series econometric model. Specific procedures followed here in estimation include stationery tests of the time series, co-integration test using the Johansen procedures and causality test. The co-integration test result revealed the existence of long run relationship between insurance market development measured both as aggregate and disaggregated insurance premium and economic growth. The causality test result showed the existing long run and short run relationship between insurance market development and GDP growth, in line with demand following hypothesis at aggregation and in disaggregation of insurance market.*

**IMPACT OF MACROECONOMIC VARIABLES ON STOCK MARKET RETURNS**

**AMARA**  
**LECTURER**  
**DEPARTMENT OF MANAGEMENT SCIENCES**  
**VIRTUAL UNIVERSITY OF PAKISTAN**  
**LAHORE**

**SHAHID ALI**  
**RESEARCH SCHOLAR**  
**SCHOOL OF ACCOUNTANCY & FINANCE**  
**UNIVERSITY OF LAHORE**  
**LAHORE**

**ABSTRACT**

*The relationship between stock market and various macroeconomic variables has always been divisive. Studies indicate that stock market is influenced by changes in macroeconomic variables. Some of which affect the stock market returns and index positively while others have an adverse impact on stock market returns and index. This paper examines the impact of macroeconomic variables like GDP per capita, gross domestic savings, inflation and interest rate on stock market returns. Studies included in this paper published during 2000-2011. These studies revealed that macro economy's effects on stock exchange are not in one direction only. Some macro economic variables like GDP, gross domestic savings influence positively while some other like inflation and interest rate influence negatively the stock market returns. Based upon these studies, it is also suggested in the end of this paper that governments should take remedial measures to control inflation and to improve GDP. Also it should work on maintaining appropriate interest rates. There should be a balance between excessive high and low interest rates. It will boost investments in stock markets and consequently the stock returns.*

**IMPACT OF CHANGE AGENT'S ASSOCIATION IN CHANGE PROCESS**

**RITU SHARMA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF COMMERCE**  
**M D UNIVERSITY**  
**ROHTAK**

**ABSTRACT**

*The organization continuously interacts with the environment. The environmental forces force the organization to make changes in itself. At one point of time organization feel in affirmative and try to make changes. Change making is not so simple as seems to be. They have to look for a person who can make the change in the organization. The present study provides theory and evidence of the benefits of change agents' closeness to drivers and resisters for change adoption. The literature on organizational change has suggested that closeness to change drivers plays an important role in organizational change. On the analysis upon the contingent effect of strong ties to resisters on change adoption indicate that the business principle that efforts to convert resisters of change are futile should not be applied indiscriminately to all types of change. The present study indicates that when the change does not diverge from the institutional status quo, change agents who divert their influence efforts away from resisters may be ill-advised, as our findings says that strong ties to resisters may in this case facilitate change adoption. The study shows that change initiatives should be systematically considered for the extent to which they diverge from the present institutional status.*

## **INDIA'S TRADE WITH BRAZIL: POWER AND LATENT FOR FUTURE ENHANCEMENTS IN TRADE**

**NASSIR UL HAQ WANI  
RESEARCH SCHOLAR  
LOVELY PROFESSIONAL UNIVERSITY  
PHAGWARA**

**KANCHAN TANEJA  
RESEARCH SCHOLAR  
LOVELY PROFESSIONAL UNIVERSITY  
PHAGWARA**

**SUMAIR NABI  
STUDENT  
DEPARTMENT OF ECONOMICS  
LOVELY PROFESSIONAL UNIVERSITY  
PHAGWARA**

### **ABSTRACT**

*India and Brazil are among the fastest growing economies of the world and are widely projected as major economies of future. Due to large size of economies and high growth rates plus growing political will from both sides, the bilateral trade will grow further and would have significant impact on global economy and trade. Relations between Brazil and India seem to be flowering recently, favored by a mix of domestic and international developments. Together with an expanded topography of common interests in multilateral political and economic matters, both countries share the trend of perceiving bilateralism as a stimulating and useful learning process. Brazil and India have become major actors in recent proposals aimed at simultaneously promoting a renewed configuration of bilateral trade. However, time and maturity are still needed to affirm that Brazil-India bilateral ties and converging interests will build up as a relevant dimension for each other's international supplement as well as for an effective renewal of relations in the twenty-first century. The trade between these two colossal economies has been identified as the most sensible and reliable instrument, in recognizing the impact on the dynamism of the global economy and its vibrant growth speed. It is in this purview of their fast changing behavior, the current paper makes an attempt to appraise that how the bilateral trade between the two nations becomes as a weapon in the arsenal in escalating their partnership for their mutual reward in the coming time.*

**VERONA**

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Sd/-

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