

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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**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**UNPUBLISHED DISSERTATIONS AND THESES**

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## **MARRIED WOMEN WORKING IN NIGHT SHIFT AND ITS IMPACT ON FAMILY RELATIONSHIP**

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### **ABSTRACT**

*The women's are not just playing the role of house maker but she is also going out like men and works and earns the money. As the women are earning money she has become more independent in financial aspects. In past days the women was only looking the children and home and she does not have any other responsibilities but in today's scenario she will manage the responsibilities of family and work so she is more dynamic and courageous to face the challenges posed by the society. The modern day hectic lifestyle is often blamed for this rise. This is because most people these days are career oriented and couples often don't spend quality time with each other. This communication gap can lead to break ups in no time. Couples should remember that marriage is the coming together of two love filled hearts and it loses its whole meaning when it ends in a divorce. The study says that the working hours are limited to 8 hours and more than that and even most of will not travel for more than 2 hours for their jobs so the employees will not feel more tiredness in the work. Almost all the IT firms will provide the best and safety transport facility to the employees who work in night shift. But most of women employees will not prefer the night shift because the hours are not preferred for working. Most of the employees have taken the counseling this can be avoided if they can avoid the unnecessary stress and maintain the balance mind. The health hazards can be avoided to some extent if the women employees take the proper diet food and rest whenever it is possible.*

## **BANKS IN BRAZIL: CHALLENGES AFTER THE GLOBAL CRISIS**

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### **ABSTRACT**

*Since the 1980s, the expansion of the private banking system in Brazil has favoured financial holding companies with diversified management of centralized assets which strategies are based on organizational changes, technological innovations, new labour relations, outsourcing, besides networks of retail outlets that offer financial services. This paper states that in spite of this expansion, the role of public banks has been outstanding in order to support the consumer credit cycle after the global crisis.*

**A STUDY ON POTENTIALITY OF SILVER AS AN INVESTMENT ASSET**

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**ABSTRACT**

*In the last few years the countries around the world are facing burden of global economic slowdown and the same is indicated in their slower GDP growth and falling stock market prices. Even under these precarious conditions the commodity markets are experiencing considerable growth and are offering good returns to the investors. Among all commodities, though considered as highly volatile, silver is a very attractive commodity to invest. In contrast to the common belief, silver is relatively a safe investment in the long run and assures significantly high returns to the investors. The present study aims to prove potentiality of silver as an investment asset using simple risk, return analysis and other basic fundamentals. The results of the analysis prove that silver is a good asset for investment vis-à-vis gold and stock markets and is a consistent performer under different economic conditions.*

**ECONOMIC DEVELOPMENT AND TOURISM IN SIKKIM: A CRITICAL REVIEW**

**ANJAN CHAKRABARTI**  
**ASST. PROFESSOR**  
**ST. JOSEPH'S COLLEGE**  
**UNIVERSITY SECTION**  
**DARJEELING**

**ABSTRACT**

*After becoming the 22<sup>nd</sup> state of India in 1975, Sikkim is maintaining a double-digit growth for last three decades and vast amount of human capital has also been created. Among the North-Eastern states, Sikkim's growth performance has mostly remained satisfactory. Sikkim has also strengthened its place in the national and international tourism map. During 1981 to 2011, the domestic tourist grew at compound annual rate of 11.87 percent, foreign tourist grew at an annual rate of 6.98 per cent and both domestic and foreign tourists grew at 11.50 percent. Expansion of tourism has not only created employment, but also give a fillip to other sectors like transport, telecommunication and retail selling and added positive impetus to growth and development of the economy. However growth is pronounced where government has direct role. The collective contribution of transport and communication, trade hotels and restaurant and banking and insurance were found to be highest in 1990-91 and thereafter it started declining. The paradox is that number of tourists in absolute sense has increased but income added is declining. This implies that average expenditure by a tourist is declining. Decline in foreign tourist as percentage of total tourist arrival may also be reason for decline in collective share of transport and communication, trade hotels and restaurant and banking and insurance to GSDP. In view of the saturation of government jobs as well as government sponsored economic growth, tourism is the most viable option for the State to make it a self-sufficient economy.*

## **AN ANALYSIS OF DETERMINANTS THAT INFLUENCE THE GOLD PRICE MOVEMENTS IN INDIA**

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### **ABSTRACT**

*The average price of gold in January 2004 was Rs. 5850 per 10 grams but in December 2013 it was Rs. 29000 per 10 grams. The price of gold increased nearly thousand times during study. Gold prices were on steep rise during the last decade and still rising. These prices have been thrilling human beings ever. Now days it is not only utilized as wealth but also as a liquid asset, 'an investment tool', too. Almost in everyone's investment portfolio hedging by the gold investment is very important as it also acts as backbone of economy. The monetary demand of gold has been on roll during last decade as well as non-monetary demand. Gold is used as a mode of transaction during international trade. It has also been observed that countries with large gold backing to their currency also have their currency internationally acceptable. In India what were the reasons that affect the price of Gold during this particular period of time. Present study is based on the gold price trends and introduces existing deliberations about what factors determine the gold price in India. And how factors like international business environment, political environment, market conditions, its induction in commodity market, buying behavior of consumers, and inflation have affected prices of gold during last decade. The paper specially focuses on rise in gold prices in India during the last years (between 2004 to 2013). According to empirical findings, highly positive correlation is found between gold prices and inflation rate of our country.*

**RISE IN FOOD PRICES AS THE BASE OF INFLATION IN INDIAN ECONOMY**

**CHITRA BHATIA ARORA**  
**ASST. PROFESSOR**  
**APEEJAY INSTITUTE OF TECHNOLOGY**  
**GREATER NOIDA**

**ABSTRACT**

*This paper examines two aspects of inflation; first relation of food inflation index with non-food inflation index, which also affects WPI Index. Food inflation emerges as the significant determinant of WPI –Index and Nonfood Inflation Index. Second part of the study focuses on the behaviour of CPI Index. Results of Auto-regression show short lead and lag structure of CPI-IW and CPI-RL. PFCED explains change in CPI index. In most cases, regional CPI indexes differ from All India Index. Dynamic behaviour of inflation index suggests the need for continuous policy intervention by government. Long run drift may drag economy away from equilibrium.*

## ADULT EDUCATION: A KEY ELEMENT FOR THE TRIBAL WOMEN'S EMPOWERMENT

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### ABSTRACT

*The programs of adult education are important for growth and development of any nation, particularly for developing countries like India. It is considered to be the timely intervention, to tackle present day socio, economic problems that arise. The government of India has taken many steps in this direction of strengthening participation of tribal groups in the nation's development. Adult education programs were implemented effectively and yielded desired outcomes. The present qualitative descriptive study elucidates the effectiveness and impact of these programs, which has brought on changes in the life styles of tribal women and how far it contributed to enhancement of human development. It found that there is a positive impact, but impact varies from one variable to another like age, regularity of participation, marital status etc, on social, cultural, health and family planning, economic, and participation in developmental activities. The study suggests that adult education centres need to be strengthened for further positive changes in lifestyle, in order to ultimately lead to enhancement of Human Development Index. The main objective of this paper is to elucidate the importance of tribal women's participation in the main stream of national development, who were excluded till recently. It explores how far the program is useful to tribal women, to investigate perceptions of educators, village elders and community leaders about changes that occurred, to investigate what are the major changes that occurred among tribal women after being educated, whether adult education programs are having any impact on their social awareness, cultural understanding/concerns, health, economic independence, and participation in developmental activities and aspects of tribal women, to study impact levels between different age groups of tribal women.*

**EFFECTIVENESS OF NREGA'S IMPLEMENTATION IN INDIA**

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**DELHI**

**ABSTRACT**

*National Rural Employment Guarantee Act (NREGA) was introduced in 2005 with the objective of providing one hundred workdays per year of employment in every financial year to one household<sup>1</sup> willing to do unskilled manual work at the wage rate fixed by the Act. This paper attempts to critically evaluate the working and implementation of NREGA. The present study scrutinizes various performance indicators like Average Persondays per Household, Total Available Fund, Total Expenditure, Share of Women, SC and ST participation etc. Although NREGA has successfully provided last resort employment to rural population who is incapable of finding any other means of livelihood, it has serious limitations. Due to lack of skill development and durable infrastructure, workers remain dependent on the scheme for income. There is a wide gap between the available funds and actual expenditure of funds in majority of States. There is a lack of good governance which is reflected through the fact that Gram Sabhas and Gram Panchayats are incapable of funds disbursement in productive channels. Lastly, the weak areas of NREGA are discussed and required solutions are suggested to correct them so that NREGA could infuse better prospects of economic development in rural India.*

**BUILDING BRAND LOYALTY THROUGH SOCIAL MEDIA**

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**ABSTRACT**

*The Internet has significantly changed the way our society connects with one another, does business, and socializes. The manufacturers should consider integrating social media into their business activities. This will allow them to attract new customers and reinforce brand loyalty among existing customers. Social media can serve as an excellent platform on which a company can explain certain decisions it has made, request customer feedback, and respond to customer complaints and queries. Companies are executing social media-centric marketing campaigns to enhance their customer experiences and in turn, build brand loyalty. In the current scenario, both manufacturers and consumers are increasingly looking to social media to garner information about each other. Any company that takes advantage of this wave to strengthen its brand loyalty will benefit greatly.*

**IFRS: AN IMPLEMENTATION**

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**ABSTRACT**

*International Financial Reporting Standards (IFRS) are designed as a common global language for business affairs so that company accounts are understandable and comparable across international boundaries. They are a consequence of growing international shareholding and trade and are particularly important for companies that have dealings in several countries. They are progressively replacing the many different national accounting standards. The rules to be followed by accountants to maintain books of accounts which is comparable, understandable, reliable and relevant as per the users internal or external. IFRS began as an attempt to harmonies accounting across the European Union but the value of harmonization quickly made the concept attractive around the world. They are sometimes still called by the original name of International Accounting Standards (IAS). IAS were issued between 1973 and 2001 by the Board of the International Accounting Standards Committee (IASC). On 1 April 2001, the new International Accounting Standards Board took over from the IASC the responsibility for setting International Accounting Standards. During its first meeting the new Board adopted existing IAS and Standing Interpretations Committee standards (SICs). The IASB has continued to develop standards calling the new standards International Financial Reporting Standards (IFRS). Requirements of IFRS consists a Statement of Financial Position, a Statement of Comprehensive Income separate statements comprising an Income Statement and separately a Statement of Comprehensive Income, which reconciles Profit or Loss on the Income statement to total comprehensive income, a Statement of Changes in Equity (SOCE), a Cash Flow Statement or Statement of Cash Flows & notes, including a summary of the significant accounting policies. US GAAP-IFRS Differences Identifier Tool|| provides a more in-depth review of differences between US GAAP and IFRS. The Identifier Tool was developed as a resource for companies that need to analyze the numerous accounting decisions and changes inherent in a conversion to IFRS. Conversion is of course more than just an accounting exercise, and identifying accounting differences is only the first step in the process. Successfully converting to IFRS also entails ongoing project management, systems and process change analysis, tax considerations and a review of all company agreements that are based on financial data and measures. Assurance, tax and advisory professionals are available to share their experiences and to assist companies in analyzing all aspects of the conversion process, from the earliest diagnostic stages through ultimate adoption of the international standards.*

# CONTRIBUTION OF IMPROVED AGRICULTURAL INPUTS USE ON VEGETABLE PRODUCTION: IMPACT ANALYSIS ON VEGETABLE PRODUCERS IN ALMATA, TIGRAY, ETHIOPIA

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## **ABSTRACT**

*To examine the impact of the project intervention in the study Wereda and the trend of vegetable production starting 2005 to 2010 in the study area, randomly selected respondents interviewed to gather the data. Heckman treatment effect model and descriptive statistics were estimated (used) respectively. The result of Heckman treatment effect model estimation indicated that the dummy variable known as improved agricultural inputs use, cooperative membership, market information to the vegetable producers, market price expectation, marital status and household head gender were found significant variables for the profitability of smallholder farmers in the study area. The principal hypothesis that was designed as using an improved agricultural inputs have positive effect on the profitability of the input users and in return this profitability can affect the utility of the smallholder positively was confirmed by the Heckman treatment effect estimation.*

**IMPORTANCE OF INNOVATION FOR SME GROWTH: EVIDENCE FROM ALBANIA**

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**ABSTRACT**

*History has amply demonstrated that innovation in the public and private sectors is the most important key to long-term prosperity and economic competitiveness. A recent OECD study using innovation surveys for 21 countries showed that firms receiving public support for innovation, invest 40% to 70% more than those that do not. Also, higher levels of firms' investment in innovation lead to higher innovation sales and productivity. Especially in countries in transition, they face a number of obstacles: administrative barriers, limited access to finance, lack of technology, entrepreneurial skills. Yet, these days Albania represents a deficit in innovation, with a poor performance, which becomes a handicap for the competitiveness of its enterprises. It ranks 123 out of 142 in Global Competitiveness Report 2011-2012. This puts in risk the competitiveness (ranked 78th out of 142 countries) and sustainability of economic growth and employment. However, Albania is ranked 62nd in terms of technological capacity. The purpose of this paper is to serve as a basis for discussion about the reasons why Albanians SME need to invest in innovation and on the key priorities for action to support innovation in Albania and to identify initiatives where these organizations can help catalyze change to go forward.*

**ROLE OF MAHARATNA COMPANIES IN INDIAN ECONOMY**

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**ABSTRACT**

*The Central public sector enterprises (CPSEs) have played a key and vital role in developing the nation on the global map. In 1996-1997, it was decided by Government of India that public sector companies having comparative advantages should be supported in terms of grant of autonomy in their drive to become global giants by giving the navaratna status. Seeing the performance of Navaratna companies, government decided to introduce Maharatna scheme to empower mega CPSEs to expand their operations as global giants on 4<sup>th</sup> Feb '2010. As of 31<sup>st</sup> July' 2013, 07 CPSEs have been given Maharatna status. This paper will focus on the journey of Maharatna CPSEs towards nation building due to economic reforms and fluctuating market conditions in the way to become global giants.*

**DEVELOPING COMPETENCY BY STRATEGISING AN AGILE SUPPLY CHAIN****VIMALNATH VENKATASUBRAMANIAN****RESEARCH SCHOLAR****IIM****CALICUT****R BASKARAN****RESEARCH SCHOLAR****SRI CHANDRASEKARENDRA SARASWATHI VISWA MAHA VIDYALAYA****KANCHEEPURAM****ABSTRACT**

*The main objective of this paper is to explore the concept of agile supply chain and to determine the link between agile supply chain and competitive advantage. The 21st century has led to increase in global competition and customer demands, with higher levels of turbulence and volatility in the market place. Businesses, economics and political environments are increasingly subjected to unexpected shocks and discontinuities. As a result of these uncertainties, organisations today are faced with a number of challenges in the supply chain which include among others the ability to meet up with changes in demand variability, service improvements, lowering inbound costs, improving on-time delivery and shorter customer lead times. In order to survive, companies need to respond to ever-increasing levels of volatility in demand and focus their efforts upon achieving greater agility. Agility has the ability to rapidly respond to changes in market and customer demands as the bearer of competitive advantage. Therefore, companies need to re-design their supply chain to tackle issues of agility in order to stay ahead in a highly competitive global market.*

**EURO ZONE CRISIS: IMPACT AND IMPLICATION FOR INDIA**

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**ABSTRACT**

*The global economy is still being buffeted by the effects of sovereign debt crisis which hit the Euro-zone. The crisis is the result of increasing property prices, credit growth which got translated into a buildup of debt. The after effects of the Euro zone crisis have been felt not only by Euro zone countries but also by developing countries who were trying to put in place the plans to recover through the US Sub-prime crisis of 2007. The European Union has since its inception been a vital economic and trade partner for Asian countries. It has been an important absorbent of exports of Emerging and developing economies (EDEs), and also a key provider of large amount of foreign direct investment and capital flows into the EDEs especially India. Europe and US accounts of a third of India's export. The euro-zone crisis following the global financial crisis will jeopardize the recovery plan and macroeconomic variable of India. The present paper tries to review the underlying causes of the European Sovereign debt crisis and analyses the impact and implications of European crisis for Indian economy.*

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