

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

IJR
CM



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,

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

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

Circulated all over the world & Google has verified that scholars of more than 4767 Cities in 180 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.	RURAL HEALTHCARE MANAGEMENT <i>BHARATHI N.R, N.SURESH & SUKANYA HEGDE</i>	1
2.	CONSUMER DECISION MAKING STYLES: A REVIEW <i>POORNIMA D & DR. ASHOK D</i>	2
3.	A STUDY ON SITUATIONAL FACTORS INFLUENCING PREFERENCE OF CUSTOMERS SHOPPING IN RETAIL MALLS WITH REFERENCE TO COIMBATORE CITY <i>DR. K. SHANMUGA SUNDARAM & M. PARAMESWARI</i>	3
4.	PARTICIPATION OF GUJJAR AND BAKERWAL IN JAMMU AND KASHMIR POLITICS (WITH SPECIAL REFERENCE TO ANANTNAG AND KULGAM DISTRICTS) <i>AZHAR UD DIN & DR. JAGDISH NIGAM</i>	4
5.	IMPACT OF INVESTOR AWARENESS PROGRAM ON PROSPECTIVE INVESTORS IN THE INDIAN STOCK MARKET <i>S.PERIYASAMY & DR. M. ASHOK KUMAR</i>	5
6.	BLACK MONEY IN INDIA: A SOCIAL PROBLEM IN INDIA <i>DR. NIKHIL RANJAN AGARWAL</i>	6
7.	AN EMPIRICAL APPROACH TO INVENTORY COST REDUCTION <i>R. JAYARAMAN</i>	7
8.	THE INFLUENCE OF BRAND LOYALTY TOWARDS THE PURCHASE OF COSMETICS IN CHENNAI <i>V. NITHYA & DR. A. KUMUDHA</i>	8
9.	ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN EFFECTIVE IMPLEMENTATION OF CRM PRACTICES <i>DR. U. KANAKA RAO & DANDA. UDAYA SHEKHAR</i>	9
10.	INDIAN BANK EMPLOYEES' PERCEPTION OF E-BANKING: AN EMPIRICAL INVESTIGATION <i>DR. LAKSHMINARAYANA BHAT A</i>	10
11.	WORK MOTIVATION OF B. Ed. COLLEGE TEACHERS IN RELATION TO SOME DEMOGRAPHIC VARIABLES <i>SHEIKH AABID AZAD & DR. P.N.NATARAJ</i>	11
12.	IMPACT ASSESSMENT OF MICRO FINANCE ON WOMEN EMPOWERMENT <i>DEEPIKA GAUTAM & DR. O.P VERMA</i>	12
13.	BRAND SELECTION CRITERIA FOR FMCG PRODUCTS: AN EMPIRICAL RESEARCH ON RURAL CONSUMERS <i>DR. AJEET KUMAR SAHOO, AMIT ROY & DR. AMIT KUMAR</i>	13
14.	FDI IN RETAIL: CHANGE AND CHALLENGE <i>SARVJOT DHUNNA</i>	14
15.	TRAINING PROGRAMME IN PRACTICE IN THE INDIAN STEEL INDUSTRY: A COMPARATIVE ANALYSIS <i>DR. ITISHREE MOHANTY & DR. SMRUTI RANJAN RATH</i>	15
16.	STAGES INVOLVED IN BAMBOO BASED ENTERPRISES IN DIMAPUR DISTRICT, NAGALAND <i>DITALAK MPANME & DR. KH. DEVANANDA SINGH</i>	16
17.	OPPORTUNITIES AND CHALLENGES IN SUPPLY CHAIN MANAGEMENT IN SMEs: A CASE STUDY OF TEXTILE SECTOR IN INDIA <i>YASER JEBRIL ALMATARNEH & SAAD BIN AZHAR</i>	17
18.	A STUDY ON EDUCATIONAL ADJUSTMENT PROBLEMS OF ADOLESCENTS IN RELATION TO THEIR ACADEMIC CLIMATE <i>SUMEET KHURANA</i>	18
19.	GENDER EQUALITY: THE BATTLE FOR JUSTICE <i>HARPREET KAUR</i>	19
20.	CONSUMER'S PERCEPTION TOWARDS MAGGI NOODLES WITH SPECIAL REFERENCE TO THE AREA OF TUTICORIN <i>S. MUTHU LAKSHMI</i>	20
	REQUEST FOR FEEDBACK & DISCLAIMER	21

CHIEF PATRON**PROF. K. K. AGGARWAL**

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

FOUNDER PATRON**LATE SH. RAM BHAJAN AGGARWAL**

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

FORMER CO-ORDINATOR**DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

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

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR**DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

EDITORIAL ADVISORY BOARD**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

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

PROF. ANIL K. SAINI

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

DR. SAMBHAVNA

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

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. SHIVAKUMAR DEENE

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

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

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

PROF. ABHAY BANSAL

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

PROF. A. SURYANARAYANA

Department of Business Management, Osmania University, Hyderabad

PROF. V. SELVAM

SSL, VIT University, Vellore

DR. PARDEEP AHLAWAT

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

DR. S. TABASSUM SULTANA

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

SURJEET SINGH

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

FORMER TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

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

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

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

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. COVERING LETTER FOR SUBMISSION:

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

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

DEAR SIR/MADAM

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

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

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

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

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 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) **Abstract alone will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
 - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
 - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except 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 **bold typed, 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 italicized text**, ranging between **150 to 300 words**. The abstract must be informative and explain 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.
 7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at www.aeaweb.org/econlit/jelCodes.php, however, mentioning 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 range from 2000 to 5000 WORDS.

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, horizontally centered with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word should 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: 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 are supposed to follow Harvard Style of Referencing. **Also check to make sure 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 italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in 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 after 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>

RURAL HEALTHCARE MANAGEMENT**BHARATHI N.R****LECTURER****INIMS COLLEGE****BANGALORE****N.SURESH****DEAN****FACULTY OF MANAGEMENT & COMMERCE****MS RAMAIAH UNIVERSITY OF APPLIED SCIENCES****BANGALORE****SUKANYA HEGDE****DIRECTOR****INIMS COLLEGE****BANGALORE****ABSTRACT**

Healthcare is one of India's largest sectors, in terms of revenue and employment, and the sector is expanding rapidly. Indicators such as infant mortality rate, maternal mortality ratio, life expectancy at birth, malnutrition, etc., have improved significantly over the last few decades; they remain far below that of countries at similar stage in their economic growth. Furthermore, within the country, there are significant disparities in healthcare infrastructure, spending, and outcomes across states and between urban and rural areas. In order to remove the disparity in the progress of healthcare and to bring health care services in rural, health policy envisages a three tier structure comprising the primary, secondary and tertiary health care facilities to reach the people. The primary tier is designed to have three types of health care institutions, Viz., Sub-Centre (SC), Primary Health Centre (PHC), and a Community Health Centre (CHC) as referral centre for every four PHCs. The study was conducted to analyze and evaluate the Rural Healthcare System in India with the objectives to analyse the trends in progress of Rural Healthcare System and its relation with its progress in the selected states viz., Assam, Himachala Pradesh, Madhya Pradesh, Odessa, Rajasthan and Uttara Pradesh which were selected among 18 states considered as the states with weak healthcare indicators/ infrastructure by National Rural Healthcare Mission. The analyses were made considering Public Healthcare Indicators for Sub-centres with reference to facilities. The study reveals that there is a significant difference among the progress of states in Sub-Centre (SC) indicating that there is no homogeneity in the Progress of development in Rural Healthcare in India. The study also shows that all Healthcare Centres confirms that Progress of Rural Healthcare in India had a strong relation with progress of Healthcare Centres. When progress of healthcare indicators of in Sub-centres of each states are compared with that of India, results reveals that, two healthcare indicators among viz., ANM quarters and ANM living in Quarters are weak in entire Rural India. Similarly, The study brings out the fact that the Healthcare Units have not been able to deliver the intended health care and medical services to the people in the rural areas because of weak facility parameters. The constraints to utilization of their services as identified are the inadequacies in infrastructure, non-availability of medical specialists and para medical staff and non-functional complementary facilities. Suggestions were made to find the strategies to streamline the progress of Rural Healthcare System in Sub-centres so as to ensure the availability, adequacy and functionality of health infrastructural facilities including the medical and para-medical staff in Healthcare Units.

CONSUMER DECISION MAKING STYLES: A REVIEW

POORNIMA D
RESEARCH SCHOLAR
VIT BUSINESS SCHOOL
VELLORE INSTITUTE OF TECHNOLOGY
VELLORE

DR. ASHOK D
PROFESSOR & DEAN
VIT BUSINESS SCHOOL
VELLORE INSTITUTE OF TECHNOLOGY
VELLORE

ABSTRACT

Consumer decision making styles help in understanding and recognizing the factors which influence a consumer's purchase decision. This review article related to consumer decision making styles would give an understanding of how the Consumer Style Inventory (CSI) has been put to use in order to study the consumer decision making styles in the past 30 years since its formulation in 1986. In spite of various differences existing between people of different nationalities, the CSI study has indicated that this instrument can be used across nations with modifications. In this review article we have explained how a scale specific to decision making styles related to sports products have been developed and validated gradually. Likewise further research is necessary to develop CSI specific to a product, CSI specific to a culture, CSI specific to a country, CSI specific to a demographic factor like gender etc., and so on.

A STUDY ON SITUATIONAL FACTORS INFLUENCING PREFERENCE OF CUSTOMERS SHOPPING IN RETAIL MALLS WITH REFERENCE TO COIMBATORE CITY

DR. K. SHANMUGA SUNDARAM
PRINCIPAL
CHIKKANNA GOVERNMENT ARTS COLLEGE
TIRUPPUR

M. PARAMESWARI
ASST. PROFESSOR
PG & RESEARCH DEPARTMENT OF COMMERCE WITH CA
HINDUSTHAN COLLEGE OF ARTS & SCIENCE
COIMBATORE

ABSTRACT

With the tastes and preferences of the consumers, Retail industry in India is getting more popular and getting organized in the current scenario. Great shift that ushered in the Indian Retail Revolution was the eruption of Malls across all regional markets. Now at its peak, the mall culture actually brought in the organized format for retailing in India which was absent earlier. Today's market is driven and dominated by consumers. It is not easy to predict the complex mind of the consumers as each individual is a unique product of genetics, environment and experience. For this reason, the buyer's mind has been categorized as a black box, which should be opened by the seller in his favour to be a successful marketer. Businesses often try to influence a consumer's behaviour with things they can control such as the layout of a store, music, grouping and availability of products, pricing, and advertising. Some of the factors results in a temporary influence and others are long lasting. This study considers many reasons—personal, situational, and social—why people shop for mall products, buy and use them, sometimes become loyal customers, and then dispose of them.

**PARTICIPATION OF GUJJAR AND BAKERWAL IN JAMMU AND KASHMIR
POLITICS
(WITH SPECIAL REFERENCE TO ANANTNAG AND KULGAM DISTRICTS)**

**AZHAR UD DIN
RESEARCH SCHOLAR
VIKRAM UNIVERSITY
UJJAIN**

**DR. JAGDISH NIGAM
PRINCIPAL
GOVERNMENT GIRLS COLLEGE
NAGDA**

ABSTRACT

Issues of Tribal's are of great importance in contemporary times. At present more importance is given to tribal issues because they have been marginalised for so long. Throughout most of human history there has existed a great difference in relations of power between general and tribal communities. Thus there exists a major agenda to be addressed in order to overcome tribal invisibility, marginalisation and subordination. Tribal's has now become a critical category for analysis in all fields social, economic, religious, cultural and political. Many current issues in debate and researches are being carried about tribal's their status and role in society, politics and economy are influenced by historical, cultural and other factors. In this paper an attempt has been made to know the role of Gujjar and bakerwal in the political arena and political consciousness in Jammu and Kashmir especially in Anantnag and Kulgam district, to examine the causes responsible for low level participation of Gujjar and Bakerwal in politics. To highlight the trend in the recruitment of Gujjar and Bakerwal candidates by political parties for contesting elections and the constraints faced by Gujjar and Bakerwal in performing their role in electoral politics especially panchayat in Jammu and Kashmir.

IMPACT OF INVESTOR AWARENESS PROGRAM ON PROSPECTIVE INVESTORS IN THE INDIAN STOCK MARKET

S.PERIYASAMY

RESEARCH SCHOLAR

DEPARTMENT OF MANAGEMENT STUDIES & RESEARCH

KARPAGAM ACADEMY OF HIGHER EDUCATION

COIMBATORE

DR. M. ASHOK KUMAR

PROFESSOR & HEAD

DEPARTMENT OF MANAGEMENT STUDIES & RESEARCH

KARPAGAM ACADEMY OF HIGHER EDUCATION

COIMBATORE

ABSTRACT

Liberalisation, Privatisation and Globalisation (LPG) since 1990 has helped our economy to have attained 7th place in the world. It is evident from recent economic growth that Indian corporates scaled new heights in their respective fields. It is inevitable that market capitalisation of listed companies in Indian stock exchanges contribution measured at 67.97 as on 2012 data available with world bank shows that markets play immense role in economic development by facilitating corporates to generate the required capital for their projects. Most of the FIIs see Indian market as the Investment Avenue for good returns. The ease of doing business, tax advantage, availability of resources and customer support have made India a heavenly place for FIIs to invest whereas retail participation has been shrinking in the past two decades despite various initiatives by the Government of India and Stock Market Regulators along with the market intermediaries. Investor Awareness Program, as one of the initiatives to educate and protect investors has helped mobilising Per Capita/Individual Savings into direct investment. It has been ascertained that the total number of retail investors is much less than 1% of the total Indian population as on 2015. However, relatively low participation of retail investors in the corporate sector continues to be a cause of concern which needs to be addressed at the earliest. This study examines the impact of Investor Awareness Program and its impact on prospective investors in India.

BLACK MONEY IN INDIA: A SOCIAL PROBLEM IN INDIA

DR. NIKHIL RANJAN AGARWAL
HEAD
DEPARTMENT OF COMMERCE
WILSONIA DEGREE COLLEGE
MORADABAD

ABSTRACT

India is a land of irony- it is the land of poorest of poor and richest of rich. One such irony is black money. On one hand we have such poor population which can't sustain itself and cannot even afford one meal per day and on the other hand we have people who have riches stashed which if valued, would be more than GDP of a small nation. Another irony is black money. According to various reports, Indians have more black money stashed in foreign assets than any other country. In every budget, government reiterates its promise of bringing back the black money but bitter truth is, black money is not curbed properly. This paper tries to identify the various avenues which lead to black money generation, existing laws and policy regarding black money and some steps to trace, control the quantum and circulation of black money. The present paper also helps to know about present status of black money in India and its Impact on economy.

AN EMPIRICAL APPROACH TO INVENTORY COST REDUCTION

R. JAYARAMAN
PROFESSOR (OPERATIONS MANAGEMENT)
SP JAIN INSTITUTE OF MANAGEMENT & RESEARCH
BHAVANS CAMPUS
MUNSHI NAGAR

ABSTRACT

Five different inventory classification system have been described in literature and used by companies in practice. While many companies seem to prefer the ABC system for inventory management others use the FSN or the VED for spares inventory management. A closer examination of the five systems has yielded some fresh light on the way to manage and control inventory costs. This paper describes an empirical approach which has been adopted for the first time to compare the performance of each of the inventory classification system in terms of the total stocking cost which yields some surprising results. What is evident is that the "most popular" system, ABC, could lead to the highest inventory cost.

THE INFLUENCE OF BRAND LOYALTY TOWARDS THE PURCHASE OF COSMETICS IN CHENNAI

V. NITHYA
RESEARCH SCHOLAR
BHARATHIAR UNIVERSITY
COIMBATORE

DR. A. KUMUDHA
PROFESSOR
PSGR KRISHNAMMAL COLLEGE FOR WOMEN
COIMBATORE

ABSTRACT

This study examines the Brand Loyalty towards the various factors trust, value, satisfaction, and price that influences the Brand loyalty in Chennai. The customers how do they prefer the cosmetic brand and their insight of being loyal to the cosmetic brand. Hypotheses are posited and in order to empirically test them The 60 female cosmetic users were the respondents of the survey study. It concludes that the women in Chennai have a perceived value for the cosmetic brands that stands to be the primary factor for them being brand loyal.

ROLE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) IN EFFECTIVE IMPLEMENTATION OF CRM PRACTICES

DR. U. KANAKA RAO
ASSOCIATE PROFESSOR
DEPARTMENT OF BUSINESS MANAGEMENT
SWARNA BHARATHI INSTITUTE OF SCIENCE & TECHNOLOGY
KHAMMAM, TELANGANA, INDIA

DANDA. UDAYA SHEKHAR
ASST. PROFESSOR
DEPARTMENT OF BUSINESS MANAGEMENT
MADAWALABU UNIVERSITY
ETHIOPIA

ABSTRACT

In this present paper an attempt is made to understand and analyze Role of information and communication technology (ICT) in effective implementation of CRM practices Information and Communications Technology (ICT) is often used as an extended synonym for information technology (IT), but it is a more specific term that stresses the role of unified communications and the integration of telecommunications such as telephone lines and wireless signals, computers as well as necessary enterprise software, hard ware, storage, and audio-visual systems, which enable users to access, store, transmit, and manipulate the information. Retaining customers will lead to the creation of sustained competitive advantage and improved profitability for the company. Information technology acts as an enabler in the whole process.

INDIAN BANK EMPLOYEES' PERCEPTION OF E-BANKING: AN EMPIRICAL INVESTIGATION

DR. LAKSHMINARAYANA BHAT A
ASSOCIATE PROFESSOR
BESANT EVENING & WOMEN'S COLLEGE
MANGALORE

ABSTRACT

Of late the banking industry has undergone rapid changes characterised by a series of fundamental developments all over the world including India. Most significant among them is the advancement in information technology as well as communication systems. The major objective of the study has been to analyse the perceived level of satisfaction of the employees with the introduction of ICT in the banking sector. This study is restricted to the employees in the banks and the geographical area is confined to Dakshina Kannada (DK) District in Karnataka State. The employee respondents from the Corporation Bank, the Karnataka Bank Ltd and the Axis Bank Ltd., chosen at random have been interviewed aiming at gathering primary information. The primary data were gathered through a field survey, using structured pre-tested Interview Schedules, from the bank employees working in the study area of DK district. The employees in the banks are satisfied with the development of the ICT in the banks. The employee respondents prefer E-banking over traditional banking.

WORK MOTIVATION OF B. Ed. COLLEGE TEACHERS IN RELATION TO SOME DEMOGRAPHIC VARIABLES

**SHEIKH AABID AZAD
RESEARCH SCHOLAR
DEPARTMENT OF EDUCATION
ANNAMALAI UNIVERSITY
ANNAMALAI NAGAR**

**DR. P.N.NATARAJ
ASSOCIATE PROFESSOR
DEPARTMENT OF EDUCATION
ANNAMALAI UNIVERSITY
ANNAMALAI NAGAR**

ABSTRACT

In the present study, the investigators intended to compare the work motivation of B.Ed college teachers with respect to some demographic variables. Work motivation was treated as dependent variables. The independent variables comprised of gender, type of college, teaching experience and educational qualifications. For the purpose of investigation, descriptive survey method was employed. The sample comprised of 300 B.Ed college teachers working in colleges located in Kashmir division affiliated to University of Kashmir and was selected by Random sampling technique. A Work Motivation Scale by Dr. K. G. Agrawal was used in the study. The obtained data was analyzed using means, S.D's and t-test. The findings of the study revealed: i) There is no significant difference in work motivation between male and female B.Ed college teachers. ii) There is no significant difference in work motivation among B.Ed college teachers who are working in different types of colleges. iii) There is no significant difference in work motivation among B.Ed college teachers in their teaching experience. iv) There is no significant difference in work motivation among B.Ed college teachers in respect of their educational qualification.

IMPACT ASSESSMENT OF MICRO FINANCE ON WOMEN EMPOWERMENT

DEEPIKA GAUTAM
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA

DR. O.P VERMA
ASSOCIATE PROFESSOR
DEPARTMENT OF COMMERCE
HIMACHAL PRADESH UNIVERSITY
SHIMLA

ABSTRACT

Microfinance across the globe is being practiced as a tool to mitigate poverty and chiefly as an empowerment tool to strengthen the rural women. The paper has uniquely established that microfinance in Himachal Pradesh have been significantly successful in achieving the objective of economic development of the rural women. The present paper aims to see the noteworthy impacts of financial inclusion on personal, social, family and political empowerment besides economic empowerment. Microfinance play a significant role at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancement and improved access to financial services. Factor analysis has been used to measure the relationship between the observed variables. The results of the study revealed that financial inclusion through SHGs have had greater impact on economic, personal, social, family and political empowerment of the members.

BRAND SELECTION CRITERIA FOR FMCG PRODUCTS: AN EMPIRICAL RESEARCH ON RURAL CONSUMERS

DR. AJEET KUMAR SAHOO
ASST. PROFESSOR
PIMR
INDORE

AMIT ROY
BRAND MANAGER
PATRIKA
INDORE

DR. AMIT KUMAR
ASST. PROFESSOR
IBMR IPS ACADEMY
INDORE

ABSTRACT

The hair care market in India is estimated at around US\$ 200 million. Hair care products consist of hair oils, shampoos, conditioners and hair colors. The shampoo market is the fastest growing item within personal product category. The India shampoo market is estimated at around US\$ 550 million. As per the industry estimates, the urban market penetration of shampoo was about 40% whereas in the rural market usage was of the order of 10 % of the total population. Thus, there is a considerable scope for expansion by converting non-users. This paper examines various factors affecting the consumers' buying behavior for various shampoo products in Indian rural market; and attempts to assess the perception of rural consumers for them. The findings and the implications of the study would not only help the shampoo producing companies and marketers but also set guide lines for future research.

FDI IN RETAIL: CHANGE AND CHALLENGE

SARVJOT DHUNNA
ASST. PROFESSOR
POST GRADUATE DEPARTMENT OF COMMERCE
KHALSA COLLEGE FOR WOMEN
LUDHIANA

ABSTRACT

Retailing involves a direct interface with the customer and the coordination of business activities from end to end- right from the concept or design stage of a product or offering, to its delivery and post-delivery service to the customer. The Indian retail industry is generally divided into two major segments – organized retailing and unorganized retailing. In 2010, the Indian retail market was valued at \$435 billion of which the share of modern retail was 7 per cent. The sector is expected to grow to \$535 billion by 2013 with the share of modern retail at 10 per cent. FDI in retail sector is not allowed, it is only allowed up to 51 % in single brand and government is still considering the opinion of allowing FDI in multi brand segment. 100% FDI is allowed in cash and carry wholesale and export trading, both wall mart and Carrefour have already entered in India in this segment. Many big giants like Wall mart, Carrefour are waiting to earn their fortune in continuously growing market. FDI in retail sector will have both positive and negative effect if allowed. Both organized and unorganized sector will face adverse competition from global players. With all the hurdles that the recessionary economy has posed to inhibit its smooth development, roadmap of FDI in retail sector is nevertheless very encouraging; this needs to be implemented with a lot of caution and care.

TRAINING PROGRAMME IN PRACTICE IN THE INDIAN STEEL INDUSTRY: A COMPARATIVE ANALYSIS

DR. ITISHREE MOHANTY

ASST. PROFESSOR

KANAK MANJARI INSTITUTE OF PHARMACEUTICAL SCIENCES

CHHEND

DR. SMRUTI RANJAN RATH

DY. REGISTRAR (ACADEMIC & EXAMINATION)

NATIONAL INSTITUTE OF PHARMACEUTICAL EDUCATION & RESEARCH (NIPER)

HAJIPUR

ABSTRACT

Training is an inevitable part of every organization. Effective training practices helps in better decision making, target achievement, motivation, team building, leadership development, learning environment etc. which helps in the development of a good organizational culture. Further, effective training practices helps in building and sustaining profit, growth and achievement for a longer period of time. Training programme is designed to help new employees to adjust to the workplace successfully and include the formal ongoing efforts of organizations to improve the performance and self-fulfillments of employees. In the modern workplace, these efforts have taken a broad range of applications, from training in highly specified job skills to long-term professional developments, and are applicable to all sorts of employees ranging from line staff to the chief executive officer. For the purpose of studying the importance of training programmes in the organizational context, RSP comes out to be the most appropriate company with cultural and organizational heritage with a decade of successful and profitable legacy. The purpose of this study is therefore to make an in depth analysis of the innovative way of training programmes being practiced in Rourkela Steel Plant, vis-à-vis its parent organization the SAIL and other competing steel in India namely, Tata Steel and JINDAL.

STAGES INVOLVED IN BAMBOO BASED ENTERPRISES IN DIMAPUR DISTRICT, NAGALAND

**DITALAK MPANME
RESEARCH SCHOLAR
DEPARTMENT OF MANAGEMENT
NORTH-EASTERN HILL UNIVERSITY
TURA CAMPUS
TURA**

**DR. KH. DEVANANDA SINGH
ASST. PROFESSOR
DEPARTMENT OF MANAGEMENT
NORTH-EASTERN HILL UNIVERSITY
TURA CAMPUS
TURA**

ABSTRACT

The paper focuses on the profile of enterprise owners and stages involved in the development of bamboo based enterprises in Dimapur District, Nagaland. By using Five Point Likert Scale, data was collected from 82 bamboo based enterprises in the area of study and analyzed to draw a meaningful conclusion by using factor analysis. Out of the four different stages of enterprise development namely survival stage, growth stage, maturity stage and recession stage, adopted in the study, the first two stages of enterprise development were found among the bamboo based enterprises in the area of study.

OPPORTUNITIES AND CHALLENGES IN SUPPLY CHAIN MANAGEMENT IN SMEs: A CASE STUDY OF TEXTILE SECTOR IN INDIA

**YASER JEBRIL ALMATARNEH
RESEARCH SCHOLAR
ALIGARH MUSLIM UNIVERSITY
ALIGARH**

**SAAD BIN AZHAR
RESEARCH SCHOLAR
ALIGARH MUSLIM UNIVERSITY
ALIGARH**

ABSTRACT

The purpose of this paper is to review the literature on supply chain management (SCM) practices in small and medium scale enterprises (SMEs) and outlines the key insights to identify the opportunities and challenges to supply chain management in textile sector in India. The paper describes a literature-based research that has sought understand the issues of SCM for SMEs. The methodology is based on critical review of research papers from high-quality, international refereed journals. Mainly, issues are explored under three categories – supply chain integration, strategy and planning and implementation. This has supported the development of key constructs and propositions for textile sector in India. Survival of textile sector will be determined first and foremost by their ability to provide/produce more, at less cost, in less time, with few “defects”. The key to this is effective SCM. The issue is much explored in the context of large enterprises but less attention is paid to SMEs. Paper aims to surface out some facts for the same. The paper reports-classifies the literature and development of construct and propositions and the sector needs more investment in E-business.

A STUDY ON EDUCATIONAL ADJUSTMENT PROBLEMS OF ADOLESCENTS IN RELATION TO THEIR ACADEMIC CLIMATE

**SUMEET KHURANA
RESEARCH SCHOLAR
UNIVERSITY SCHOOL OF EDUCATION
G.G.S.I.P. UNIVERSITY
NEW DELHI**

ABSTRACT

The present study aims at finding the gender difference in educational adjustment problems of adolescents and whether there is a significant difference in educational adjustment problems of adolescents from good, average and poor academic climate. For this purpose, a sample of 200 adolescents (100 girls and 100 boys) was randomly selected from Patiala and Bathinda cities of Punjab. Academic climate description questionnaire (ACDQ) by M.L. Shah and Amita Shah (1988) and Adjustment inventory for school students (AISS) by A.K.P. Sinha and R.P. Singh (1998) were used as tools for data collection. Analysis of results suggested significant gender difference in educational adjustment problems of adolescents and adolescent boys face more educational adjustment problems than adolescent girls. Results show that educational adjustment problems of adolescents differ in relation to their good, average and poor academic climate. Adolescents perceiving academic climate to be good have significantly lower level of educational adjustment problems than those perceiving it to be poor.

GENDER EQUALITY: THE BATTLE FOR JUSTICE

**HARPREET KAUR
RESEARCH SCHOLAR
DEPARTMENT OF LAW
PUNJABI UNIVERSITY
PATIALA**

ABSTRACT

Worldwide, people are subject to persistent human rights violation because of their gender identity. These human rights violation take many forms, from denials of the right to life, freedom from torture, and security of person, to discrimination in accessing economic, social and cultural rights such as health, housing, education and right to work. Gender inequality refers to unequal treatment or perceptions of individual based on their gender. It arises from differences in socially constructed gender role as well as biologically through chromosomes, brain structure, and hormonal differences. Gender equality is Integral to a country's economic development. Gender based discrimination reveals ugly face of the society. This issue is very old and is Global. Really it is a travesty of all canons of social justice and equality for women who constitute half of the world's population and work for two-third of the world's working hours and earn just one tenth of the world property and remain victim of Inequality and injustice. There is a need to change the mind-set of the society. This paper will explore the actual socio legal condition of Indian Women and will also focus on recent break through emerged in judicial arena in the realm of gender justice.

CONSUMER'S PERCEPTION TOWARDS MAGGI NOODLES WITH SPECIAL REFERENCE TO THE AREA OF TUTICORIN

S. MUTHU LAKSHMI
TRAINEE IN AUDITOR OFFICE
12D, MEEANKSHIPURAM, PILLAIYARKOVIL STREET, TUTICORIN

ABSTRACT

In the light of growing confusion due to an Indian Government laboratory detecting lead levels above permissible limits, Nestle India announced that it would temporarily stop selling maggi noodles until the situation was resolved. Now that the orders of Bombay high court have been complied with Nestle India has made maggi noodles available for sale once again. Thus the present study focus on consumer's perception towards maggi noodles in Tuticorin.

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail infoijrcm@gmail.com for further improvements in the interest of research.

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

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

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

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

