

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I
J
R
C
M



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

Indexed & Listed at:

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

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

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

Circulated all over the world & Google has verified that scholars of more than 5000 Cities in 187 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.	OPTIMIZING CAPITAL STRUCTURE THROUGH DEBT TO EQUITY BALANCING: A STUDY OF SELECTED ZIMBABWE STOCK EXCHANGE LISTED COMPANIES <i>DR. B. NGWENYA</i>	1
2.	MAIZE CULTIVATION IN KARNATAKA & GROWERS' AWARENESS ON PRICE RISK MANAGEMENT TOOLS. <i>V. CHANDRA SEKHAR RAO & DR. G V KESAVA RAO</i>	2
3.	A STUDY OF LEAD LAGS RELATIONSHIP BETWEEN NSE EQUITY MARKET AND SINGLE STOCK FUTURES <i>DR. SANDHYA SRIDEVI MARIPINI & SATYANARAYANA KOILADA</i>	3
4.	MOBILE PHONE MESSAGING INTERVENTIONS MAY PROVIDE BENEFIT IN SUPPORTING THE SELF-MANAGEMENT OF LONG-TERM ILLNESSES: AN ANALYSIS <i>SURENDRA NATH SHUKLA & DR. J K SHARMA</i>	4
5.	LECTURERS' PERCEPTION ON STUDENTS' APPRAISAL OF COURSES AND TEACHING: A CASE OF UNIVERSITY OF CAPE COAST, GHANA <i>EMMANUEL KOFI GYIMAH, ALBERT JUSTICE KWARTENG, ERIC ANANE & IVY KESEWAA NKRUMAH</i>	5
6.	EDUCATION AS A MEANS OF WOMEN'S EMPOWERMENT: A STUDY ON THE PARENTS' ATTITUDES <i>DEEPAJ CHAKRABARTY, DEBOSMITA NATH & DR. D. GHOSE</i>	6
7.	A STUDY ON OVERALL IMPACT OF TRAINING AND DEVELOPMENT ON JOB PERFORMANCE, MORALE OF EMPLOYEES AND TO REDUCE THE EMPLOYEE RESISTANCE TO NEW TECHNOLOGY <i>DR. MAHESHA KEMPEGOWDA & PURUSHOTHAM.C.J</i>	7
8.	MILLING STUDIES OF PULSES USING DIFFERENT PRE-MILLING TREATMENT OF PIGEON PEA (<i>CAJANUS CAJAN</i>) <i>MEDHA VYAS & PRIYANKA BHADOURIYA</i>	8
9.	A STUDY ON FINANCIAL DERIVATIVE OPTIONS WITH REFERENCE TO SELECTED SECTORS <i>BHAGYA LAKSHMI.K & DR. N. BABITHA THIMMAIAH</i>	9
10.	AN ARTICLE ON PERFORMANCE APPRAISAL: A STUDY WITH REFERENCE TO KIRLOSKAR ELECTRIC CO. LTD., MYSORE <i>SOWMYA.H.L</i>	10
11.	TECHNOLOGICAL INNOVATIONS IN INDIAN BANKING SECTOR: AN INSTRUMENT FOR ECONOMIC GROWTH <i>DR. PRAGYA PRASHANT GUPTA</i>	11
12.	LITERACY AND LITERARY PROGRAMMES AND THEIR IMPLEMENTATION IN INDIA <i>HARISH R.</i>	12
13.	THE DEVELOPMENT OF MANAGERIAL WOMEN OF BELOW POVERTY LINE SELF HELP GROUP IN DISTRICT GONIDA IN MAHARASHTRA <i>KU.MRUNALI S. LILHARE</i>	13
14.	PROBLEMS AND PROSPECTS OF KUDUMBASREE LINKED MICRO ENTERPRISES <i>VARGHESE JOY</i>	14
15.	PROBLEMS AND PROSPECTS OF LEATHER INDUSTRY IN VELLORE DISTRICT <i>DR. AJAY KUMAR SHARMA</i>	15
16.	CHANGING E-TAIL TRENDS IN INDIA <i>AMIT KISHORE SINHA & DR. GYANENDRA B. S. JOHRI</i>	16
17.	A STUDY ON TWO WHEELER PURCHASING PATTERN OF COLLEGE STUDENTS IN KOTTARAKARA TALUK <i>ANCY SAM</i>	17
18.	HUMAN INTERACTION WITH SMART MOBILE PHONE <i>DR. C. NIRMALA</i>	18
19.	POLITICIZATION OF STUDENTS' UNIONS: A STUDY IN BHUBANESWAR, ODISHA <i>PRASANTA MOHAPATRA</i>	19
20.	RELEVANCE OF UNORGANISED RETAILERS AND THEIR PROBLEMS WITH SPECIAL EMPHASIS TO CALICUT CITY <i>SHAHIBA.EC</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 the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

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

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

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

DEAR SIR/MADAM

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

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

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

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

NAME OF CORRESPONDING AUTHOR

Designation/Post* :

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

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

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

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

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

NOTES:

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

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

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

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

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

CONTRIBUTIONS TO BOOKS

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

JOURNAL AND OTHER ARTICLES

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

CONFERENCE PAPERS

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

UNPUBLISHED DISSERTATIONS

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

ONLINE RESOURCES

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

WEBSITES

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

OPTIMIZING CAPITAL STRUCTURE THROUGH DEBT TO EQUITY BALANCING: A STUDY OF SELECTED ZIMBABWE STOCK EXCHANGE LISTED COMPANIES

DR. B. NGWENYA
DEAN
FACULTY OF BUSINESS
SOLUSI UNIVERSITY
ZIMBABWE

ABSTRACT

The firm's capital structure as denoted by the debt to equity ratio or the financial debt to equity ratio is dependent on the weighted average cost of capital according to the traditional theory of capital structure. This study was conducted to investigate empirically, the determinants of capital structure for Zimbabwe Stock Exchange listed companies. The study also sought to establish if listed companies in the Zimbabwe Stock Exchange maintain a target debt to equity ratio as a measure of capital structure optimization. Data was collected through a questionnaire and also through the analysis of the financial statements of the selected listed companies. The findings from the survey confirmed that the cost of capital is a determinant of capital structure as denoted by debt to equity ratio. That is, capital structure depends on the weighted average cost of capital (WACC). The high WACC is associated with high debt to equity ratios and the cost of capital is a predominant consideration for making capital structure decisions in the Zimbabwe Stock Exchange listed companies. In addition, the analysis of the financial statements of the selected Zimbabwean listed companies revealed the evidence that companies with debt generally perform better than the all equity financed companies, the earnings per share (EPS) and Share Prices are generally higher. The majority of managers in the Zimbabwe Stock Exchange listed companies maintains a target debt to equity ratio and rebalances their capital structure to move towards their target whilst very few of managers have a no target policy at all. Few managers maintain a strict target and most managers maintain a target range and a considerable number of managers consider a flexible target as important.

MAIZE CULTIVATION IN KARNATAKA & GROWERS' AWARENESS ON PRICE RISK MANAGEMENT TOOLS.

V. CHANDRA SEKHAR RAO
ASSOCIATE PROFESSOR
DEPARTMENT OF MANAGEMENT STUDIES
GLOBAL ACADEMY OF TECHNOLOGY
BANGALORE

DR. G V KESAVA RAO
PROFESSOR & DEAN (RESEARCH)
DEPARTMENT OF MANAGEMENT STUDIES & RESEARCH CENTRE
RNS INSTITUTE OF TECHNOLOGY
BANGALORE

ABSTRACT

"Is Maize a potential crop for/to farmers of Karnataka?" Maize a versatile crop having wider adaptability under different agro-climatic conditions is globally known as queen of cereals with its usage. Maize with its highest yield potential is one of the principal cereal crops in India, contributes to the economic growth with substantial employment and significant contributions to export earnings. In India, Maize is the third most important food crop with nearly 9% stake in the national food basket. In addition to being staple food for humans and quality feed for animals, maize serves as a basic ingredient to thousands of industrial products. Maize is cultivated throughout the year in all the states of India & predominantly in Andhra Pradesh (20.9%), Karnataka (16.5%), Rajasthan (9.9%), Maharashtra (9.1%), and Bihar (8.9%) contributing to more than 80% of the national maize production. In southern states of India, farmers are substituting maize for rice wherever there is a drop in the water level, as maize is considered as a viable option for diversifying agricultural production owing to its adaptability in multiple seasons under different ecologies. Karnataka stands in first position in Maize productivity and is cultivated in all the seasons in most of the districts. Though Karnataka is considered to be one among top five growing states in agricultural sector, it is characterized by lack of reliable and timely information with a dearth of analysis on various vital aspects related to crop marketing, prices, trends at major national and international markets, demand and supply pattern, scientific forecasting, crop and weather information. Despite the initiatives from different segments including government of Karnataka, unfavorable deviation in market prices of maize are leading to reduced income to farmers and traders. It is known from studies that risks faced by Maize growers are forcing them to re-think on alternative commercial crops in the absence of awareness on effective risk management measures and tools like derivative instruments. This research paper is an attempt to study the marketing patterns of maize, awareness of price risk mitigating tools among maize growers in Karnataka state. Research work done through structured questionnaire served in vernacular language to maize growers in 3 selected high maize yielding districts of Karnataka state, tries to answer the questions like what are the constraints in maize marketing?, Are there tools available to mitigate the risks? What are the initiatives of the Government of Karnataka to increase the maize growers' financial returns? and so on.

A STUDY OF LEAD LAGS RELATIONSHIP BETWEEN NSE EQUITY MARKET AND SINGLE STOCK FUTURES

DR. SANDHYA SRIDEVI MARIPINI

PROFESSOR

DEPARTMENT OF COMMERCE & MANAGEMENT STUDIES

ANDHRA UNIVERSITY

VISAKHAPATNAM

SATYANARAYANA KOILADA

ASST. PROFESSOR

DEPARTMENT OF MANAGEMENT STUDIES

DADI INSTITUTE OF ENGINEERING & TECHNOLOGY

ANAKAPALLE

ABSTRACT

The relationship between the NSE equity and equity derivative markets well documented. Many studies concluded that future contracts have better price predicting power than spot market and identified future prices lead spot prices. This study aimed to identify the lead-lag relationship between equity spot and future market and to assess the role of stock futures market in price discovery process at NSE FO segment. High frequency one-minute data of spot and futures prices for 80 stocks collected for the period of four years i.e. from January 2012 to September 2015. The selected stocks pooled from 11 industries which are also present in SENSEX and NIFTY indices representing almost 70% of market capitalisation. A Bi-variate VAR model is deployed in order to identify causal relation between the markets and found bi-directional causality. An impulse response function deployed in order to assess the speed of price adjustment between the market and found the prices in both markets adjust together very quickly within the time frame of 3 minutes. Variance decomposition analysis resulted in depicting spot market strength in price discovery over the futures market.

**MOBILE PHONE MESSAGING INTERVENTIONS MAY PROVIDE BENEFIT IN
SUPPORTING THE SELF-MANAGEMENT OF LONG-TERM ILLNESSES: AN
ANALYSIS**

**SURENDRA NATH SHUKLA
RESEARCH SCHOLAR
SHARDA UNIVERSITY
GREATER NOIDA**

**DR. J K SHARMA
PROFESSOR & DIRECTOR
AMITY SCHOOL OF BUSINESS STUDIES
AMITY UNIVERSITY
NOIDA**

ABSTRACT

Over 70% of Indian population lives in villages and deprived of adequate healthcare facilities within their reach. Urban poor and rural population are equally suffering due to lack of skilled health workers, infrastructure and inability to pay for expensive and long term illness. 50% of deaths in India occur due to chronic diseases¹³. Mobile penetration has been on rise and over 70% of Indian population now have access to mobile phones. With limited spend by government on healthcare new avenues are being looked to support long term illness. The objective of this paper is to analyze the views of over 300 doctors and assess if mobile based messaging intervention may help the patients in self-management of long term illness? The survey results indicate that 67% doctors use SMS for day to day patient care and 88% doctors believe that mobile based text messaging interventions may help self-management of long term illness. Further 93% doctors believe that mHealth including mobile based text messaging can play a crucial role in chronic disease management.

LECTURERS' PERCEPTION ON STUDENTS' APPRAISAL OF COURSES AND TEACHING: A CASE OF UNIVERSITY OF CAPE COAST, GHANA

EMMANUEL KOFI GYIMAH
ASSOCIATE PROFESSOR
EDUCATION DEPARTMENT
COLLEGE OF DISTANCE EDUCATION
UNIVERSITY OF CAPE COAST
CAPE COAST

ALBERT JUSTICE KWARTENG
RESEARCH FELLOW & HEAD OF QUALITY ASSURANCE SECTION
DIRECTORATE OF ACADEMIC PLANNING & QUALITY ASSURANCE
UNIVERSITY CAPE COAST
CAPE COAST

ERIC ANANE
SR. LECTURER
INSTITUTE OF EDUCATION
COLLEGE OF EDUCATION STUDIES
UNIVERSITY OF CAPE COAST
CAPE COAST

IVY KESEWAA NKRUMAH
PRINCIPAL RESEARCH ASSISTANT
DEPARTMENT OF EDUCATIONAL FOUNDATIONS
COLLEGE OF EDUCATION STUDIES
UNIVERSITY CAPE COAST
CAPE COAST

ABSTRACT

The appraisal of courses and teaching by students is a procedure designed and adopted by the University of Cape Coast (UCC) to elicit information from students on the quality of teaching and learning. It is meant to serve as a means of involving students in the institutional quality assurance system. We investigated university lecturers' perception on the students' appraisal of courses and teaching. Data were drawn from survey conducted among lecturers in the University of Cape Coast, Ghana. The evaluation were rated from Strongly Disagree (1) to Strongly Agree (4). Measuring teaching effectiveness is important because the evidence produced is used to make decisions on various facets of academic life. A sample of 310 out of 553 lecturers at post were targeted and a total of 251 lecturers responded to the questionnaires given a response rate of 81%. Majority of respondents accept students to evaluate them (97%), with 83% agreed that students possessed value judgments, which could enable them evaluate their lecturers. Further, some of the lecturers believe that feedback from the student appraisal practice promotes self-improvement (91%), while, 39% respondents were of the view that evaluation by students does not influence their teaching or compliance with rules and regulations. Sixty-nine respondents were of the view that Heads of Departments (HOD's) should be allowed to evaluate lecturers, while fifty-four suggested assessment committees. The respondents were of the view that lecturers need to be consulted in designing student appraisal instrument in order to ensure ownership and acceptability.

EDUCATION AS A MEANS OF WOMEN'S EMPOWERMENT: A STUDY ON THE PARENTS' ATTITUDES

DEEPAJ CHAKRABARTY
LECTURER
BBA DEPARTMENT
GC COLLEGE
SILCHAR

DEBOSMITA NATH
STUDENT
BBA DEPARTMENT
GC COLLEGE
SILCHAR

DR. D. GHOSE
ASSOCIATE PROFESSOR
MBA DEPARTMENT
ASSAM UNIVERSITY
SILCHAR

ABSTRACT

The role of female education has for long been recognized as a means for empowering women and encouraging equality in our country. But, there have been impediments in the form of a conservative attitude of the people of our societies, lack of initiatives by the Government and educational institutes etc. But the last decade has seen the paradigm to be favorable towards the girl's education and Government offering more impetus for families to send a girl child to the schools. The study, conducted in the form of survey, unfolded a proportional relation between the provisions of the Government such as scholarships and mid-day meals and the positive outlook of the parents to send their girl child to schools in the place of Norshingpur, Barak Valley. The study also revealed that the parents seem to be apprehensive to send a growing girl child, who has attained the age of puberty if there is lack of proper and separate sanitation facilities for girls in the schools. Therefore, the study also recommends an improvement in the sanitation facilities provided in the school.

A STUDY ON OVERALL IMPACT OF TRAINING AND DEVELOPMENT ON JOB PERFORMANCE, MORALE OF EMPLOYEES AND TO REDUCE THE EMPLOYEE RESISTANCE TO NEW TECHNOLOGY

DR. MAHESHA KEMPEGOWDA
ASSOCIATE PROFESSOR
BIT-MBA
BANGALORE

PURUSHOTHAM.C.J
RESEARCH SCHOLAR & ASST. PROFESSOR
DEPARTMENT OF M B A
VISVESVARAYA TECHNOLOGICAL UNIVERSITY
MUDDENAHALLI

ABSTRACT

Training and development of employees in an organization is one of the fundamental operating functions. An employee training is a process, which helps the employees to learn the skill, knowledge, behavior and attitude that is required to carry out his job effectively. The purpose of this study is to identify skill needed by future trainees and to develop those specific skills and knowledge among the trainees. Training always plays a very important role to the employees because of greater job security and opportunity for advancement. This study titled "A study on the impact of training and development on employees at Auma India Pvt. Ltd" is to know and measure the skill, knowledge acquisition and attitude of the employees at Auma India Pvt. Ltd, Peenya that in turn helps the employees to perform better. This study also helps the company to analyze its quality work in the industry and to find a way to improve its existing level to its excellence level.

MILLING STUDIES OF PULSES USING DIFFERENT PRE-MILLING TREATMENT OF PIGEON PEA (CAJANUS CAJAN)

MEDHA VYAS
ASST. TECHNOLOGY MANAGER
AGRICULTURE TECHNOLOGY MANAGEMENT AGENCY (ATMA)
DAMOH

PRIYANKA BHADOURIYA
ASST. TECHNOLOGY MANAGER
AGRICULTURE TECHNOLOGY MANAGEMENT AGENCY (ATMA)
SAGAR

ABSTRACT

Pigeonpea (Cajanus cajan (L.) Millspaugh) popularly called as tur or arhar, is second most important pulse crop of India due to its several unique characteristics. It is the most versatile food legume with diversified uses as food, feed, fodder as well as fuel. It has been recognized as a valuable source of protein particularly in the developing countries like India where majority of the population depends on the low-priced vegetarian foods for meeting its dietary their reliance on vegetarian diets besides limited buying capacity of more than 27% people living below the poverty line. This research relates to "Performance Evaluation Of CFTRI Dal Mill For Pigeon Pea" and aims to increase the recovery of dal. For experimentation, Arhar of variety T-21 was selected, as it is considered to be the one of the most populer variety in Madhya Pradesh. Examination of physical properties like moisture content, angle of repose, true density and coefficient of static friction of Arhar was done after treating it with moisture, NaCl & NaHCO₃ followed by sundrying and grinding in the CFTRI Dal mill. Experiments show that grains soaked for one hour gave higher dal recoveries then 30 min and 2 hours soaked grains. In general, there was increase in dal recovery with the increase in moisture content but it was observed that it falls beyond 10% moisture content. NaCl treatment of grain of 6% concentration gave highest dal recovery when the grains were milled at 10% moistures content. Also, the generation of powder and broken was minimum at 6% NaHCo3 and 10% moisture content of grain. This research led to the result that at 6% NaHCO₃ concentration & 10.5% moisture content the recovery of dal is highest.

A STUDY ON FINANCIAL DERIVATIVE OPTIONS WITH REFERENCE TO SELECTED SECTORS

BHAGYA LAKSHMI.K
ASST. PROFESSOR & RESEARCH SCHOLAR
DEPARTMENT OF MBA
VTU PG CENTRE
MYSORE

DR. N. BABITHA THIMMAIAH
ASST. PROFESSOR
DEPARTMENT OF BUSINESS ADMINISTRATION
VTU PG CENTRE
MYSORE

ABSTRACT

Financial markets always give importance to maximize returns and minimize risk. Derivatives are among the head of the innovations in the financial markets and aims to increase returns and reduce risk. They offer an opportunity for investors to protect themselves from the vagaries of the financial market. This paper gives a clear representation of development of derivatives such as Option Contracts and an attempt has been made to analyze the profit and loss position of Option contracts of buyers and sellers of different securities. This paper has also given more prominence to understand the concept of derivatives with special reference to Option Contracts and finally it provides a practical knowledge about the operations in the Option market.

**AN ARTICLE ON PERFORMANCE APPRAISAL: A STUDY WITH REFERENCE TO
KIRLOSKAR ELECTRIC CO. LTD., MYSORE**

SOWMYA.H.L
ASST. PROFESSOR
ST. JOSEPH'S FIRST GRADE COLLEGE
MYSORE

ABSTRACT

The study finds out that the performance appraisal mainly depends on many factors that regulate the standard operating procedure. In the process of following the standard operating procedures set by the organization, there will be a chance for some minor changes, that would make the factors either related or unrelated. In this case there no strong correlation between the responsibilities, accountability and the job satisfaction. It means that any employee has entered to the work place with a certain level of satisfaction and they would exactly know of what is to be done. Therefore, responsibilities of the supervisor and the individual employee's job satisfaction do not show a strong correlation. The inference of this gives insight to many other factors that might show a better correlation related to job satisfaction.

TECHNOLOGICAL INNOVATIONS IN INDIAN BANKING SECTOR: AN INSTRUMENT FOR ECONOMIC GROWTH

DR. PRAGYA PRASHANT GUPTA
ASST. PROFESSOR
TECHNO INSTITUTE OF MANAGEMENT SCIENCES
LUCKNOW

ABSTRACT

Over the last three decades the role of banking in the process of financial intermediation has been undergoing a profound transformation, owing to changes the global financial system. Technological innovation is one of the most important catalysts for the transformation of the banking industry in terms of its transactions processing as well as for various other internal systems and processes. In the context of Indian banking system, it touches the lives of millions of people and it is growing at a fast pace. In India, banking industry is facing number of challenges like business strategies, changing needs and perceptions of customers, new regulations from time to time and great advances in technologies. The pressure of meeting these challenges have required banks to change the traditional method of doing business. The various innovations in banking and financial sector are ATM, Debit and Credit cards, ECS, EFT, NEFT, RTGS, POS, Retail banking, net banking, mobile banking and many more value added products and services. This paper studies about financial innovation in banking in India. It also highlights the benefits and challenges of innovative banking trends. Banks boost technology investment spending strongly to address revenue, cost and competitiveness concerns. The purpose of present study is to analyze such effects of innovation in banking on growth and development of India.

**LITERACY AND LITERARY PROGRAMMES AND THEIR IMPLEMENTATION IN
INDIA**

**HARISH R.
ASST. PROFESSOR
KSEF COLLEGE OF EDUCATION
TUMKUR**

ABSTRACT

India is the second highest populated country in the world, it was achieved 67% of literacy and 33% will be inroad because of poverty, religion, school environment community, social cultural condition. To overcome from this Govt. has taken strong will and steps to eradicate illiteracy from India by providing free education, books for 1st to 10th standard for both boys and girls and give more importance to girls education for all the communities to bridge the general gap at elementary school level by 2001 to 2011, this makes citizens educationally strong and meet their demands and those of their family needs by increasing their productivity and their potential to achieve a higher standards of living. Govt. has made special scheme for backward classes such as scheduled tribes and scheduled castes in the name of Tribal special programme. and also Government has introduced several programmes towards the society like Akshara scheme, Akshara Deepa, sarvashikshana abiyana etc. In this way the Government has taken the decisions to overcome from the illiteracy in this country.

THE DEVELOPMENT OF MANAGERIAL WOMEN OF BELOW POVERTY LINE SELF HELP GROUP IN DISTRICT GONIDA IN MAHARASHTRA

KU.MRUNALI S. LILHARE
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
BHAWABHUTI MAHAVIDYALYA
AMGAON

ABSTRACT

Organization plays a major role in the development of managerial women. The purpose of this paper is to see if managerial women in Maharashtra. Maharashtra is chosen with the special reference to Gondia District. Self help group are gift of 21st century of our country. our country is occupied by villages mainly maximum population is located in rural areas, small colonies currently population of our country is more than 115 corers and out that 70% population is in rural areas and concern with country is called as agriculture country 35% of our population is literate and rural areas it is less 20-25%. It is fact that poverty follows illiteracy. In this condition principle of women self dependent saving unit will be ray of light for our country to fix the critical problem of our country.

PROBLEMS AND PROSPECTS OF KUDUMBASREE LINKED MICRO ENTERPRISES

VARGHESE JOY
ASST. PROFESSOR
SCHOOL OF COMMERCE
RAJAGIRI COLLEGE OF SOCIAL SCIENCES (AUTONOMOUS)
RAJAGIRI

ABSTRACT

The educated Indian women have to go a long way to achieve equal rights and position because traditions are deep rooted in Indian society where the sociological set up has been a male dominated one. Despite all the social hurdles, Indian women stand tall from the rest of the crowd and are applauded for their achievements in their respective field. Kudumbasree is an innovative women centered, state poverty eradication programme in rural and urban areas of the state of Kerala. It aims at eradicating absolute poverty, with in a definite time period, under the leadership of local governments. Kudumbasree is a holistic, participatory, women oriented innovative poverty reduction approach. It envisages prosperity of the economically backward families of the state. Kudumbasree linked micro enterprises play a vital role in poverty alleviation and socio- economic development of the marginalized, and help to bring about equitable and balanced economic development with low amount of capital investment. Women owned business is one of the fast growing segments of micro enterprises. Increased income in the hands of women is invested in health, education and housing of their families. The present study about problems and prospects of Kudumbasree linked micro enterprises analyses problems faced by micro enterprises, the reasons for irregularity of income for these types of units and the quantum of investment in current and fixed assets by these units.

PROBLEMS AND PROSPECTS OF LEATHER INDUSTRY IN VELLORE DISTRICT

DR. AJAY KUMAR SHARMA
SR. ASST. PROFESSOR
DEPARTMENT OF COMMERCE
SSL
VIT UNIVERSITY
VELLORE

ABSTRACT

Indian leather industry has experienced a huge change from being an exporter of raw leather to an exporter of finished leather products. Credit can be given to the various policy initiatives taken by the government from time to time. At present leather industry is among top industries which earn foreign exchange for India. There are more than 1200 units in Vellore district contributing around 37% of Indian leather goods exported to foreign countries. In Vellore these industries are facing environmental issues. Measures are required to avoid pollution of ground water and agriculture fields due to effluents from these leather and tanning units. Through this paper, an attempt has been made to see the present condition of leather industry, its current problems and other burning issues.

CHANGING E-TAIL TRENDS IN INDIA

AMIT KISHORE SINHA
RESEARCH SCHOLAR
DEPARTMENT OF COMMERCE
INDIRA GANDHI NATIONAL TRIBAL UNIVERSITY
AMARKANTAK

DR. GYANENDRA B. S. JOHRI
ASST. PROFESSOR
DEPARTMENT OF COMMERCE
INDIRA GANDHI NATIONAL TRIBAL UNIVERSITY
AMARKANTAK

ABSTRACT

E-tail refers to Electronic retailing i.e. offering goods and services by the marketer to the retail customers through the internet. In the present decade this category of business has grabbed a lot attention on account of significant increase in the number of companies in this area and lucrative offerings and sales growth made by such retailers. This paper aims at identification and analysis of significant changes in e-tail trends along with major causes of such changes.

A STUDY ON TWO WHEELER PURCHASING PATTERN OF COLLEGE STUDENTS IN KOTTARAKARA TALUK

**ANCY SAM
GUEST LECTURER
ST. CYRILS COLLEGE
ADOOR**

ABSTRACT

The study finds out that purchasing pattern is the decision process and physical activity engaged in when evaluating, acquiring, using or disposing of goods and services. The present study reveals that there is a heavy demand for Honda motorcycles in the market, so their supply has to be drastically improved so as to meet the demand of the customer. Two wheelers with attractive design can be introduced to attract more customers. The main aim of marketing is to meet and satisfy target customers' needs and wants. The field of consumer behaviour studies states that how individuals, groups and organization select, buy, use and dispose of goods, service, ideas, or experience to satisfy their needs and desires understanding consumer behavior and knowing customer are never simple. The wealth of products and service produced in a country make our economy strong. The behaviour of human being during the purchase is being termed as "Buyer Behaviour". They may not be in touch with their deeper motivations. It consists of mental and physical activities which consumers undertake to get goods and services and obtain satisfaction from them. It includes both observable activities such as walking through the market to examine merchandise and making a purchase and mental activities-such as forming attitudes, perceiving advertising material, and learning to prefer particular brands. Purchasing pattern and consumer behaviour are very complex and dynamic, therefore, management needs to adjust with the change otherwise market may be lot. The individual's specific purchasing pattern of behaviours in the market place is affected by internal factor, such as need, motives, perception, and attitudes, as well as by influences such as the family social groups, culture, economics and business influences.

HUMAN INTERACTION WITH SMART MOBILE PHONE

DR. C. NIRMALA
LECTURER
DEPARTMENT OF BUSINESS
HIGHER COLLEGE OF TECHNOLOGY
MUSCAT

ABSTRACT

The intersection of computer science and behavioral sciences, this field involves the study, planning, and design of the interaction between people (users) and smart mobile phones. Attention to human-machine interaction is important, because poorly designed human-machine interfaces can lead to many unexpected problems. Now days the new generation are tech – savvy and they are born in the digital age. The study here aims at to find out the improved user interfaces or interaction techniques. There are several problems associated with the using of smart mobile phones. Those problems are mainly associated the various demographic factors. Most of the people doesn't have any awareness in using the mobile phones. These problems can be overcome through user-friendly apps and proper advertisement. Well-formed questionnaire about the new ideas for uses interfaces invite observation and measurement of human interaction with technology of interest. Few information has been collected through perception also.

POLITICIZATION OF STUDENTS' UNIONS: A STUDY IN BHUBANESWAR, ODISHA

PRASANTA MOHAPATRA
RESEARCH SCHOLAR
DEPARTMENT OF SOCIOLOGY
SAMBALPUR UNIVERSITY
JYOTI VIHAR

ABSTRACT

The study aimed to find out whether student leaders were drawn from politicized families and whether participation or non-participation of their parents in politics had any bearing on the emergence of student leadership. Also, the study also examined their roles and responsibilities of being leaders and look at how far the patron-client relationships exists between the political leaders and students' union. The sample consists of 120 students representing from 14 different colleges of Bhubaneswar. 73 (60.8%) are 1st-year students; 27 (22.5%) are 3rd year and 13 (10.8%) are 1st-year students; 5 (4.2%), NA and 2 (1.7%). The findings of this study on students' opinions on social justice have been presented given participants' socio-political, economic and cultural backgrounds. This study has shown that students thought socio-economic status and political views were two factors most likely to expose an individual to injustice in India. The study recommends that the future research should focus on a specific aspect of benefits such as social movement or social justice.

RELEVANCE OF UNORGANISED RETAILERS AND THEIR PROBLEMS WITH SPECIAL EMPHASIS TO CALICUT CITY

SHAHIBA.EC
RESEARCH SCHOLAR
SNGC COLLEGE
KG CHAVADI, COIMBATORE

ABSTRACT

Everybody needs to go to the market in their life. Market is the place where we can buy almost anything for a price. In the market there are mainly two types of retailers competing with each other to sell their products in an organized format of surroundings such as with buildings, furniture and so on. And some other sellers moving their products by informal surroundings. They have no any organized format of framework. They are running their business by sitting in a street or in a public footpath or in a small roof. These kinds of sellers are still common in major big and small cities. Today, vending is an important source of employment for a large number of urban poor as it requires low skills and small financial inputs. Broadly defined, a street vendor is a person who offers good or services for sale to the public without having a permanent built-up structure but with a temporary static structure or mobile stall (or head-load). Street vendors could be stationary and occupy space on the pavements or other public/private areas, or could be mobile, and move from place to place carrying their wares on push carts or in cycles or baskets on their heads, or could sell their wares in moving buses. The Government of India has used the term 'urban vendor' as inclusive of traders and service providers, stationary as well as mobile, and incorporates all other local/region specific terms used to describe them.

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 to an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

DISCLAIMER

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

ABOUT THE JOURNAL

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

Our Other Journals

