

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



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

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A., Google Scholar,
Indian Citation Index (ICI), Open J-Gate, India (link of the same is duly available at Infibnet of University Grants Commission (U.G.C.)),
The American Economic Association's electronic bibliography, EconLit, U.S.A.

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

Circulated all over the world & Google has verified that scholars of more than 5656 Cities in 191 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.	FACTORS INFLUENCING INVESTMENT DECISIONS AND GENDER DIFFERENCE: A DISCRIMINANT ANALYSIS <i>DR. MALABIKA DEO & VIJAYALAKSHMI SUNDAR</i>	1
2.	CORPORATE SOCIAL RESPONSIBILITY PRACTICES OF NEW PRIVATE COMMERCIAL BANKS IN KERALA <i>JOMON JOSE M & DR. B. JOHNSON</i>	7
3.	SUCCESS STORIES OF WOMEN SHG PROMOTED BY SKDRDP AND THEIR INCOME GENERATING ACTIVITIES <i>K POORNIMA & DR. RAMANAIAH G</i>	11
4.	20 YEARS AFTER WTO: ANALYSIS OF INDIA'S FOREIGN TRADE DURING TRANSITORY-TRIPS AND POST-TRIPS PERIODS <i>DR. SARADA CHENGALVALA</i>	14
5.	ROLE OF POLITICAL INITIATIVES CONCERNING INFRASTRUCTURE IN THE ADVENT OF ACT EAST POLICY <i>P. CHINGLEN SINGH & DR. N. TEJMANI SINGH</i>	17
6.	IMPACT OF EXCHANGE RATE VOLATILITY OF TOP TRADABLE CURRENCIES ON THE PERFORMANCE OF EXPORT ORIENTED UNITS, SEZs AND TOTAL EXPORT OF INDIA <i>PRASHANTHA K.J & DR. MANJUNATH S.J.</i>	23
7.	TRENDS OF DEBT WAIVER & DEBT RELIEF UNDER "THE AGRICULTURE DEBT WAIVER AND DEBT RELIEF SCHEME (ADWDRS), 2008" AMONG THE COMMERCIAL BANKS IN INDIA <i>DR. Y.NAGARAJU & RAVISHANKAR L</i>	29
8.	EFFECTS OF DEMONETIZATION IN INDIAN BISCUIT COMPANIES <i>DR. P. B. BANUDEVI & BAVITHRA.P</i>	35
9.	INTERNATIONAL WATER CLASHES AND INDIA (A STUDY OF INDIAN RIVER-WATER TREATIES WITH BANGLADESH AND PAKISTAN) <i>HIMANSHU GUPTA & DR. KRISHNA KISHOR TRIVEDI</i>	38
10.	A REVIEW ON INDIAN TAX STRUCTURE WITH SPECIAL FOCUS ON BENEFITS AND CHALLENGES OF GOODS AND SERVICES TAX IN INDIA <i>DR. JIMMY CORTON GADDAM & NAGASUDHA K</i>	42
11.	DEMAND FOR ORGANIC PRODUCTS IN THE MARKET <i>S. BABY & DR. N. RAJA</i>	46
12.	ECONOMIC REFORM POST 1991 - AGRICULTURE <i>DR. GURAVIAH PELLURU</i>	52
13.	DATA ANALYSIS OF HEALTH CONDITIONS OF LOWER STRATA OF DELHI'S POPULATION <i>POOJA SINGH, DR. SEEMA SHOKEEN & MEGHA PANJWANI</i>	55
14.	IMPACT OF JOB SATISFACTION AND WORK ENGAGEMENT ON ORGANISATIONAL COMMITMENT <i>TEJASWINI PATIL, SAHANA MELBUDDI & DR. RAMANJENEYALU</i>	64
15.	CORPORATE SOCIAL RESPONSIBILITY DISCLOSURE AND CORPORATE FINANCIAL PERFORMANCE: A META-ANALYSIS <i>HERU DWI PRASETYA, ERWIN SARASWATI & ABDUL GHOFAR</i>	68
16.	HISTORY OF HANDLOOM INDUSTRY IN INDIA <i>VINAY KUMAR BOLLOJU & A. SREENIVAS</i>	73
17.	HUMAN RESOURCE DEVELOPMENT CLIMATE: A NEW ANTECEDENT OF OCB <i>DR. SAIMA MANZOOR</i>	75
18.	VALUES, ADJUSTMENT AND FAMILY RELATIONSHIPS OF XI GRADERS AT DIFFERENT INTELLIGENCE LEVELS <i>SONIA</i>	80
19.	BRIEF STUDY TO TREND ANALYSIS OF FDI INFLOWS INTO THE ISRAEL DURING 1971-2015 <i>V.LEKHA</i>	83
20.	CITIZENSHIP AND GLOBALIZATION IN CONTEXT OF NEW DIMENSIONS <i>KANWAL MARWAHA</i>	94
	REQUEST FOR FEEDBACK & DISCLAIMER	98

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

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

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

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

CO-ORDINATOR**Dr. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

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

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR**Dr. R. K. SHARMA**

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

FORMER CO-EDITOR**Dr. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD**Dr. TEGUH WIDODO**

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

Dr. M. S. SENAM RAJU

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

Dr. JOSÉ G. VARGAS-HERNÁNDEZ

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

Dr. M. N. SHARMA

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

Dr. CHRISTIAN EHIOBUCHÉ

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

Dr. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

Dr. BOYINA RUPINI

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

Dr. MIKE AMUHAYA IRAVO

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

Dr. SANJIV MITTAL

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

Dr. D. S. CHAUBEY

Professor & Dean, Research & Studies, Uttaranchal University, Dehradun

Dr. NEPOMUCENO TIU

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

Dr. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

Dr. KAUP MOHAMED

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

Dr. DHANANJOY RAKSHIT

Dean, Faculty Council of PG Studies in Commerce and Professor & Head, Department of Commerce, Sidho-Kanho-Birsha University, Purulia

Dr. NAWAB ALI KHAN

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

Dr. ANA ŠTAMBUK

Head of Department of Statistics, Faculty of Economics, University of Rijeka, Rijeka, Croatia

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, ChanderKalan, Tohana, Fatehabad

Dr. SHIB SHANKAR ROY

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

Dr. S. P. TIWARI

Head, Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

Dr. SRINIVAS MADISHETTI

Professor, School of Business, Mzumbe University, Tanzania

Dr. ABHAY BANSAL

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

Dr. ARAMIDE OLUFEMI KUNLE

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

Dr. ANIL CHANDHOK

Professor, University School of Business, Chandigarh University, Gharuan

RODRECK CHIRAU

Associate Professor, Botho University, Francistown, Botswana

Dr. OKAN VELI ŞAFAKLI

Associate Professor, European University of Lefke, Lefke, Cyprus

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

Dr. KEVIN LOW LOCK TENG

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

Dr. BORIS MILOVIC

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

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

Dr. IQBAL THONSE HAWALDAR

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

Dr. DEEPANJANA VARSHNEY

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

Dr. MOHENDER KUMAR GUPTA

Associate Professor, Government College, Hodal

Dr. BIEMBA MALITI

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

Dr. ALEXANDER MOSESOV

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

Dr. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

Dr. FERIT ÖLÇER

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

Dr. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

Dr. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

YU-BING WANG

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

Dr. SAMBHAVNA

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

Dr. KIARASH JAHANPOUR

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

Dr. MELAKE TEWOLDE TECLEGHIORGIS

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

Dr. SHIVAKUMAR DEENE

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

Dr. THAMPOE MANAGALESWARAN

Faculty, Vavuniya Campus, University of Jaffna, Sri Lanka

Dr. VIKAS CHOUDHARY

Faculty, N.I.T. (University), Kurukshetra

SURAJ GAUDEL

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

Dr. DILIP KUMAR JHA

Faculty, Department of Economics, Guru Ghasidas Vishwavidyalaya, Bilaspur

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

HUMAN RESOURCE DEVELOPMENT CLIMATE: A NEW ANTECEDENT OF OCB

**DR. SAIMA MANZOOR
COUNSELLOR
IGNOU REGIONAL CENTER
GANDHI MEMORIAL COLLEGE
SRINAGAR**

ABSTRACT

The globalization of industrial world makes it imperative for organizations to attach greater importance to the human resources as they have proved to be the key source of competitive advantage. Since every organization's success is based on the healthy participation and good efforts of its workforce, therefore they should be provided with the congenial Developmental Climate so that employees contribute to the success of their organization enthusiastically. Although, the main reason for the interest in Organizational Citizenship Behavior (OCBs) is its emerging stage in India as a whole and in J&K state in particular. Organizational citizenship behavior has been recognized as shaping the social and psychological context and contributing to the overall performance, where core job responsibilities are accomplished willingly by the employees who are ready to go beyond their formal job descriptions in the developmental work climate facilitated by their organizations. A stream of studies has veered into the exploration of the relationship between OCB with different antecedents but its relation with the Human Resource development Climate (HRDC) is yet unclear and untouched. The very aim of this study is to provide an empirical examination of exploring relationship between HRDC and OCB along with its dimensions. The present paper further intends to investigate the impact of Human Resource development Climate as an antecedent of Organizational Citizenship Behavior as a whole as well as for its individual dimensions. The study is based on the responses collected from the 170 employees drawn from two private sector banks. The findings of the present study divulged that there exists a significant and positive relationship between HRDC and OCB. The present study will add to the knowledge of growing literature examining relationship between HRDC and OCB. Further efforts are required to explore the undertaken topic in other banking sector as well.

KEYWORDS

banks, human resource development climate, organizational citizenship behavior.

INTRODUCTION

In the current challenging environment, the organizations are striving hard to fulfill the changing demands of creativity, efficiency, and adaptability for their survival. The factors like globalization, liberalization, economic de-regularization, responsiveness to customers, building organizational capability, and transformation, implementing technology, attracting and developing Human Capital, and ensuring fundamental and long-lasting change compel today's organizations to keep abreast with changes (Ulrich, 1997). Hammonds (2005) stressed upon the need for corporations to cultivate a productive work environment which according to him should be considered as one of their most important tasks. Human Resource Development climate as a sub-element of organizational climate also has a power of influencing the perception, attitude and behavior of employees within an organization. It is an antecedent of citizenship behavior and intention to stay with or leave an organization (Podsakoff et al. 2000).

The key to the success for the service oriented organizations is its employees particularly those dealing and handling customers directly. The most burning issue a service oriented organization strives for is the concern of encouraging and motivating its employees to carry out their job roles with zest so as to ensure that customers perceive superior and eminent quality service. Thus, enabling the organization to retain its existing customers by delivering distinguished quality services simultaneously help in attracting new potential customers. The service oriented organizations like banking industry is no exception to the above mentioned statement. The banking sector plays an important role in the economic development of the country. Their contribution in building up the nation gives them more importance in the country like India. Therefore, it becomes imperative for the Banking organizations to motivate and prepare their employees for the delivering eminent quality services to their customers with an aim of retaining and attracting new customers. For this, banking organizations need to provide their employees with a work environment which could induce and boost them to put forth extra efforts in enhancing and developing organizational fame and image without any expectation for reward. Furthermore, having a strongly motivated workforce prepared to go beyond formal job descriptions, and actively participating in organizational matters as a result of favorable working climate are termed as 'good citizens' and which in an aggregate and ultimately contributes to the organizational effectiveness (Organ, 1997). On the other hand, employee's expectations and demands are changing and organizations must respond to their calls so as to induce in them the sense of belonging. It is expected that more positive the perception the employees have about the HRD climate, more probable they will display Organizational citizenship behavior.

The present study aims to fill up the lacunae in research field by examining the role of Human Resource Development Climate in encouraging organizational Citizenship Behavior in the Organizational setting by deploying a rigorous evaluation of the constructs including a delve into three dimensions of HRD Climate i.e. General Climate, OCTAPACE Culture and HRD Mechanisms as well as the five dimensions of OCB namely, altruism, conscientiousness, courtesy, sportsmanship and civic virtue.

REVIEW OF LITERATURE

OCB has become one of the most appealing subjects in the field of organizational behavior in recent years and has called upon the attention of critical concern from both scholars and practitioners (Grant and Mayer, 2009; Hongyu et al., 2012; Cohen et al., 2012; Cun, 2012; Mayfield and Taber, 2010). OCBs are referred to as extra-role and pro-social behaviors (Chen and Kao, 2012). Numerous research studies have been carried out in the search for the causes of an employee's decision to display OCB. However, there is a paucity of studies concerning Human Resource Development Climate and Organizational Citizenship Behavior. Despite of this paucity, researcher tried to provide an easy look at the work done on the concerning topic in this chapter.

The concept of Human Resource Development (HRD) was formally introduced by Prof. Dr. Leonard Nadler way back in year 1969 in a conference organized by American Society of Training and Development as a series of organized activities within the specific period of time and designed to produce behavioral change. In the revised definition by Nadler (1984) states that, HRD is an organized learning experience in a defined time period to increase the possibility of job performance and growth. In Indian context, the concept of Human Resource Development Climate was proposed by T.V. Rao (1999) and explained HRD Climate as, the environment provided by organizations for the learning and development of its employees. According to Manzoor and Shah (2015), when employees perceive a congenial Human Resource Development climate they tend to demonstrate Organizational Citizenship Behavior (OCB). The Organizations that have individuals who exhibit Organizational Citizenship Behaviors are more likely to have enhanced effective and efficient overall performance (Podsakoff, Ahearne, & Mackenzie, 1997). In the literature, one of the most cited definition for OCB is given by its pioneer 'Organ', in year 1988 as an: "individual behavior that is discretionary, not directly or explicitly recognized by the formal reward system, and in the aggregate promotes the efficient and effective functioning of the organization".

In a study carried out by Akinoyemi Benjamin in 2012 examined the HRDC's role in fostering employees' citizenship behavior and their intention to stay with their organizations, by examining the relationships among human resource development climate (HRDC), organizational citizenship behavior (OCB) and voluntary turnover intentions (VTI) in the banking sector. The results indicate that the HRDC has a significant relationship with OCB and VTI. However, OCB shows no significant relationship with VTI. The said study was carried out over the 233 executive and non-executive members of staff working in the selected commercial banks in

south western Nigeria. Similarly, Nadeem Ahmad et al., (2012), carried out a study that aimed to explore OCB and its relationship with Job satisfaction and commitment, employee engagement and human resource development climate (HRDC) in the banking sector. The study proposed that well established predictors of OCB may lead to promote required behaviors among employees for improved performance and negative voluntary intentions. The results of the study revealed that banks can reduce turnover and promote citizenship behavior by ensuring that a favorable developmental climate occurs within their organizations. In the same way, a study "Human Resource Development Climate and Organizational Citizenship Behavior: A study on the mediating effects of perceived organizational support in the manufacturing sector of Pakistan", undertaken by Sabri (2014), found that perceived organizational support positively and significantly relates to Human Resource Development Climate and organizational citizenship behavior. Manzoor and Shah (2015), also investigated the extent of impact of Human Resource Development Climate (HRDC) on organizational Citizenship Behavior (OCB) and came up with the result, indicating a significant positive correlation between these two and also found that, about 34% of Variance in OCB is caused by HRDC Climate.

Thus, understanding the concept of Organizational Citizenship Behavior and its related factors can help the organizations to assess what kind of environment to provide their employees so that they demonstrate and engage themselves in OCB.

RESEARCH OBJECTIVES

1. To find out the relationship between Human Resource Development Climate and Organizational Citizenship Behavior.
2. To explore the impact of Human Resource Development Climate on Organizational Citizenship Behavior.
3. To analyze the impact of HRDC on the dimensions of OCB.

HYPOTHESES

H1: There exists a significant relationship between HRDC and OCB.

H2: HRDC Climate is a good antecedent of OCB.

H3: HRDC Climate does contribute in the prediction of OCB dimensions.

RESEARCH METHODOLOGY

Sample and data collection

The sample for the present study was drawn from the two private sector banks prevailing in the Jammu and Kashmir state, namely, HDFC bank and J&K Bank. All the respondents were informed about the academic purpose of this study. A total of 200 survey instruments were distributed among Branch Heads of the selected bank organizations, and only 170 valid responses were retained for final analysis, representing a response rate of 85 percent. The respondents were assured of confidentiality and secrecy of their returned questionnaires. For the present study partial least square (PLS) approach was undertaken to test the proposed structural relationship. It (PLS) is a soft modeling approach to SEM with no assumptions about data distribution (Vinzi et al., 2010). The kind of benefits offered by PLS influenced the researcher for its utilization for the present study. PLS is very much in demand because of its ability to avoid factor indeterminacy and inadmissible solutions (Chin, 1998), thus offers a high suitability for small data sets. For the use of PLS, Chin (1998) suggests that 10 cases per the largest number of predicting constructs in the conceptual model is required in order to determine the adequate sample size. However, in the present study model, the OCB is having the highest predicting constructs, therefore, sample size of 170 is far sufficient than the required PLS sample size of 50.

Measures

For the present study, questionnaires have been adopted from the literature. 38 statements, comprehensive questionnaire on HRDC Climate Survey developed by Rao and Abraham (1990) at Centre for HRDC Xavier Labor Relations Institute, Jamshedpur encircling three dimensions (namely, General Climate, OCTAPACE Culture, and HRDC Mechanisms), And 24 items scale encompassing five dimensions (i.e. Altruism, Conscientiousness, courtesy, Sportsmanship, and Civic-Virtue) developed by Podsakoff, et al. (1990) was utilized to assess five dimensions of OCB proposed by Organ (1988). The HRDC Climate was measured on five point Likert scale and OCB was analyzed on seven point Likert Scale.

DATA ANALYSIS

Results

Demographic Profile of Respondents

Out of 170 respondents, a total of 128 (75.3 percent) were male while 42 (24.7 percent) were Female. The age group of the respondents from 47-50 (73 percent), 41-46 (44 percent), >50 (26 percent) account for biggest portion of the sample followed by age group of 36-40 (21 percent) and 30-35 (6 percent) respectively. The majority of respondents who have been with their organization for >20-30 (76 percent) years participated heavily in the present study followed by those who have worked for their organizations for >30 years (66 percent) and >10-20 years (28 percent) respectively. Further, those respondents who have been branch head for >6-9 (47 percent) years participated in abundance than those of >9-12 years (38 percent), above 12 years (33 percent), followed by 1-3 years (30 percent) and >3-6 years (22 percent) respectively.

Measurement model

Following the suggestions of Anderson and Gerbing (1988), analysis of data using PLS was carried in two step approach i.e first, assessment of the measurement model and then followed by the assessment of structural model (Hair et al., 2011). The first approach i.e assessment of measurement model was carried in two successive steps. First of all the convergent validity and reliability was assessed as shown in table 1.1 and followed by the discriminant validity as reported in table 1.2. Convergent validity was ascertained if the loadings were greater than 0.4 (Bagozzi and Yi, 1991), composite reliability greater than 0.6 and the average variance extracted greater than 0.5 (Fornell and Lacker, 1981). Thus, in nutshell the psychometric properties of the survey instrument in terms of internal consistency, reliability, convergent and discriminant validity were all analyzed.

TABLE 1.1: RESULTS OF MEASUREMENT MODEL

Model Constructs	Items	Loading	Composite Reliability	AVE*
General Climate	GC11	0.613	0.916	0.523
	GC13	0.705		
	GC2	0.797		
	GC3	0.828		
	GC36	0.716		
	GC4	0.601		
	GC5	0.811		
	GC6	0.659		
	GC7	0.699		
HRD Mechanisms	HRDM12	0.582	0.927	0.502
	HRDM14	0.565		
	HRDM16	0.505		
	HRDM17	0.574		
	HRDM21	0.648		
	HRDM24	0.650		
	HRDM26	0.658		
	HRDM33	0.612		
	HRDM34	0.623		
	HRDM35	0.625		
OCTAPACE Culture	OCTAPACE10	0.590	0.924	0.504
	OCTAPACE19	0.509		
	OCTAPACE20	0.580		
	OCTAPACE22	0.550		
	OCTAPACE25	0.530		
	OCTAPACE27	0.601		
	OCTAPACE28	0.596		
	OCTAPACE30	0.518		
Altruism	ALT1	0.670	0.852	0.536
	ALT10	0.770		
	ALT13	0.661		
	ALT15	0.783		
	ALT23	0.767		
Civic Virtue	CIVIC11	0.900	0.925	0.754
	CIVIC12	0.864		
	CIVIC6	0.894		
	CIVIC9	0.813		
Conscientiousness	CONSC18	0.821	0.911	0.673
	CONSC21	0.835		
	CONSC22	0.877		
	CONSC24	0.793		
	CONSC3	0.771		
Courtesy	COURT14	0.840	0.917	0.688
	COURT17	0.838		
	COURT20	0.833		
	COURT5	0.832		
	COURT8	0.803		
Sportsmanship	SPORT16	0.843	0.939	0.755
	SPORT19	0.726		
	SPORT2	0.939		
	SPORT4	0.937		
	SPORT7	0.883		

***Average Variance Extracted**

Note: Few Items were deleted because of their low loadings below 0.40.

The table 1.1 divulges that, the constructs used in the present study possess convergent validity and reliability as all the estimated indices are above the threshold of 0.6 for Composite Reliability (CR), loadings 0.50 and 0.5 for Average Variance Extracted (AVE) (Bagozzi & Yi, 1991; Fornell & Larcker, 1981).

TABLE 1.2: DISCRIMINANT VALIDITY OF CONSTRUCTS

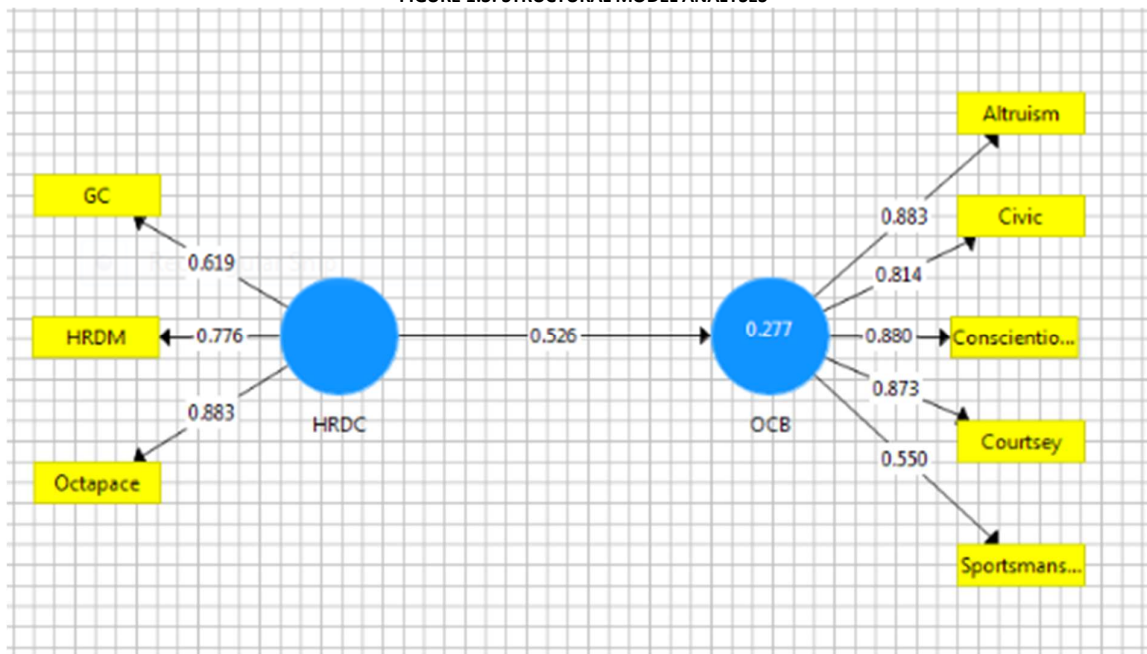
Constructs	Latent variable correlation off-diagonal versus the square-root of AVE*							
	1	2	3	4	5	6	7	8
Altruism	0.732*							
Civic-Virtue	0.273	0.868*						
Conscientiousness	0.601	0.228	0.820*					
Courtesy	0.388	-0.029	0.416	0.829*				
General Climate	0.155	-0.005	0.139	0.049	0.723*			
HRD Mechanisms	0.359	0.099	0.294	0.176	0.200	0.709*		
OCTAPACE Culture	0.268	0.037	0.154	0.154	0.190	0.347	0.710*	
Sportsmanship	0.156	0.101	-0.023	0.070	0.039	-0.010	-0.043	0.869*

Note: Diagonals represent the square root of the average variance extracted while the other entries represent the correlations.

Similarly, the discriminant validity of the model was verified using the Fornell and Lacker (1981) criterion whereby the average variance shared between each construct and its measures should be greater than the variance shared between the construct and other constructs. As is evident from Table 1.2, the correlations for each construct is less than the square root of the average variance extracted by the indicators measuring that construct signifying existence of adequate discriminant validity.

STRUCTURAL MEASUREMENT MODEL

FIGURE 1.3: STRUCTURAL MODEL ANALYSES



The figure 1.3 above demonstrates the path coefficients of the conceptual model of the present study. All the path coefficients are significant supporting all the pre set hypotheses.

TABLE 1.4: PATH COEFFICIENTS

Hypothesis	Relationship	Coefficient	R ²	t value	Q ²	P
H1	HRDC → OCB	0.526	0.277	9.86	0.172	0.000

The explanatory power of HRDC in the determination of OCB and its Dimensions are explained by the coefficient of determination (R²), which is a measure of the model's predictive accuracy and is calculated as the squared correlation between a specific endogenous construct's actual and predicted values. The determination coefficient (R²) reflects the level or share of the latent construct's explained variance and therefore measures the regression function's "goodness of fit" against the empirically obtained manifest items (Backhaus et al., 2003). The results of structural model as presented in Table 1.4 above and Figure 1.3, reveal that as per the value of R² of the modeled variable, it can be said that HRDC can explain about 27.7 percent of the variance of the respective dependent variable i.e OCB. The Geisser statistic (Q²) is 0.172 for OCB thereby, indicating that the model has a moderate predictive relevance.

Furthermore as hypothesized, the results indicated that, the HRDC strongly predicts Altruism (R² = 0.465), Conscientiousness (R² = 0.463), and Courtesy (R² = 0.459), followed by Civic-virtue (R² = 0.428) respectively. However, it was found that HRDC is a weak predictor of Sportsmanship (R² = 0.2.89).

Thus, it can be concluded that HRD Climate significantly correlates OCB (R= 0.526) as it is evident from the figure 1.3, hence accepting the first assumption that there exists a significant relationship between HRD Climate and OCB. Also, it was found that HRD Climate significantly predicts OCB but the R² value (R²= 0.277) signifies that HRDC is a weak predictor of OCB as it could explain only 27.7 Percent of OCB. In the same way other hypotheses were tested and the analysis indicated that, HRDC is a strong predictor of Altruism, Conscientiousness, Courtesy, and Civic-virtue as mentioned above. However, HRDC was found a weak predictor of Sportsmanship. As the paucity of studies concerning the present undertaken research problem is concerned, with almost no such studies available concerning the analysis of impact of HRD Climate in predicting OCB (as far as the researcher's search for literature is concerned), the present study is considered to be the first in its approach in the undertaken area.

CONCLUSION

As mentioned above the present study proposes a new approach of analysis and thus less support could be found in the literature where mainly the focus of researchers have been to estimate the relationship between the two undertaken constructs. The present study re-examines the relationship between HRD Climate and OCB by proposing HRD Climate as a strong antecedent of OCB. The results of this study support the findings in the literature that HRD Climate has a positive correlation with OCB (Nadeem Ahmad et al., 2012, Akinyemi Benjamin in 2012, Sabri, 2014 and Manzoor and Shah. 2015). This study also provided empirical

evidence that HRD Climate has a positive effect on OCB and eventually has a positive influence on OCB dimensions. Therefore, banks should make extra efforts in encouraging OCB among their employees. As more the employees display OCB more it will impact the customer perception of service quality at banks, thus more success will be attained.

IMPLICATIONS OF THE STUDY

Banks should focus on establishing a congenial HRD Climate in their respective organizations and should show benevolence towards the exhibition of OCB by their employees so as to sow a seed of feel among customers that the service provider is interested and is acting in the best interests of them. The private banks in the existing society should develop strategies for the earning of competitive advantage over its competitors. This could be done by encouraging the display of OCB by its employees by providing them with the supportive work climate, as this will elevate customer attention and customer binding. In conclusion, this study should be carried out further and results could be further validated by involving participation from various other banks. This is expected to lead to a better generalization for the banking sector. The undertaken model can also be improved to include other antecedents of OCB and with the investigation of mediating and moderating effects of other related constructs.

LIMITATIONS AND FUTURE RESEARCH

The present study like other studies is not flaw free. First and foremost limitations of the present study is that only two private sector banks namely J&K bank and HDFC were taken into consideration keeping in view the time and money constraint. Also only two constructs were taken in the light of present endeavor. However, researcher highly feels that the present study should be extended by taking other relevant constructs into kind consideration.

REFERENCES

- Ahmad, N. S. M., & Mir, A.A. (2012). Need for Human Resource development (HRD) Practices in the Indian Universities: A key for educational excellence. *Journal of Human values*, 18(2), 313–332.
- Anderson, J.C. and Gerbing, D.W. "Structural equation modeling in practice: a review and recommended two-step approach", *Psychological Bulletin*, Vol. 103 No. 3, pp. 411-23.
- Backhaus, K., Erichson, B., Plinke, W., & Weiber, R. (2003). *Multivariate analyse methoden: eineanwendungsorientierte einf" uhrung* (10th ed.). Berlin: Springer.
- Bagozzi, R.P., Yi, Y., & Phillips, L.W. (1991). Assessing construct validity in organizational research. *Administrative Science Quarterly*, 36, 421–458.
- Benjamin, A. (2012). Human resource development climate as a predictor of citizenship behaviour and voluntary turnover intentions in the banking sector. *International Business Research*, 5(1), p110.
- Chin, W. W. (1998). The partial least squares approach to structural equation modeling. In G. A. Marcoulides (Ed.), *Modern methods for business research* (295–336). Mahwah, New Jersey: Lawrence Erlbaum Associates.
- Cohen, A., Ben-Tura, E., & Vashdi, D. R. (2012). The relationship between social exchange variables, OCB, and performance: What happens when you consider group characteristics?. *Personnel Review*, 41(6), 705-731.
- Cun, X. (2012). Public service motivation and job satisfaction, organizational citizenship behavior: An empirical study based on the sample of employees in Guangzhou public sectors. *Chinese Management Studies*, 6(2), 330-340.
- Fornell, C. and Lacker, D.F. (1981), "Evaluation structural equation models with unobserved variables and measurement error", *Journal of Marketing Research*, Vol. 18 No. 1, pp. 39-50.
- Grant, A.M. and Mayer, D.M. (2009), "Good soldiers and good actors: prosocial and impression management motives as interactive predictors of affiliative citizenship behaviors", *Journal of Applied Psychology*, Vol. 94 No. 4, pp. 900-12.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19, 139-151.
- Hammonds, K. H. (2005 August). Why we hate HR. *Fast Company*, 97, 40.
- Hongyu Zhou Mingjian Lu Qiang Wen Liqun, (2012), "Exploring relationship between authority leadership and organizational citizenship behavior in China", *Chinese Management Studies*, Vol. 6 Iss 2 pp. 231 - 244.
- Manzoor, S, Shah, P.A. (2015). "Exploring Relationship between Human Resource Development Climate and Organizational Citizenship Behavior: A Study of Banks". *International journal of Human Resource & Industrial Research*, vol.2, issue7, pp01-12.
- Mayfield, C. O., & Taber, T. D. (2010). A prosocial self-concept approach to understanding organizational citizenship behavior. *Journal of Managerial Psychology*, 25(7), 741-763.
- Nadler, L. (1969). The variety of training roles. *Industrial and Commercial Training*, 1(1), 33-37.
- Nadler, L. (1984). The handbook of HRD. *John wiley&Sons, New York*, 1-1.
- Organ, D. W. 1988. *Organizational citizenship behavior: The good soldier syndrome*. Lexington, MA: Lexington Books.
- Organ, D. W. 1997. Organizational citizenship behavior: It's construct clean-up time. *Human Performance*, 10:85–97.
- Podsakoff, P. M., Ahearne, M., & MacKenzie, S. B. 1997. Organizational citizenship behavior and the quantity and quality of work group performance. *Journal of Applied Psychology*, 82: 262–270.
- Podsakoff, P. M., MacKenzie, S. B., Moorman, R. H., & Fetter, R. 1990. Transformational leader behaviors and their effects on followers' trust in leader, satisfaction, and organizational citizenship behaviors. *Leadership*
- Podsakoff, P.M., MacKenzie, S.B., Paine, J.B., & Bachrach, D.G. (2000). Organizational citizenship behaviors: A critical review of the theoretical and empirical literature and suggestions for future research. *Journal of Management*, 26, 513-563.
- Quarterly*, 1: 107–142.
- Rao T.V. (1990). *The HRD Missionary*, New Delhi: Oxford and IBH Publishing Co. Pvt. Ltd.
- Rao, T.V. (1999), *HRD Audit*, New Delhi: Sage Publications.
- Sabri, P. S (2014). Human Resource Development Climate and Organizational Citizenship Behavior: A study on the mediating effects of perceived organizational support in the manufacturing sector of Pakistan. *Science International* 26(1), 391-402.
- Ulrich, D. (1997). A New Mandate for Human Resources. *Harvard Business Review*, (Jan.-Feb.).

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & 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

