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Impact of Motivation on Employees Job Performances: A Case Study of Managers and Non-Managers in Banks and Industries

Dr. Muhammad Khalil Ahmad

Principal, M. B. Harris College of Arts & A. E. Kalsekar College of Commerce & Management, Nallasopara.

Introduction

In most companies and organizations, the differences between management and non-management are quite clear. Although the specifics may vary depending on where you work, there are some typical distinctions between managerial and non-managerial positions. Differences include pay and responsibilities, as well as the workload each type of position entails. What makes the employees of any organization "go the extra mile" to provide excellent service? The answer to this question lies in this self-conducted research paper. Motivation is actually a combination of factors that operate within each individual and requires a combination of approaches. In general sense, motivation can be referred as a combination of motive and action. Vroom has suggested that performance can be thought of a multiplicative function of motivation and ability. $\{P=F(M.A)\}$. The model of motivation is based upon a definition of motivation as "a process governing choices made by persons or lower organisms among alternative form of voluntary activity". Also, research reveals that an employee's ability only partially determines his output or productivity. The other major determinant is his motivation level. "Psychological forces that determine the direction of a person's behaviour in an organization, a person's level of effort and a person's level of persistence". Jones and George from the book "Contemporary Management" Employee motivation plays a vital role in the management field; both theoretically and practically. It is said that one of the important functions of human resource manager is to ensure job commitment at the workplace, which can only be achieved through motivation. There is general agreement that people are motivated in situations where (1) they can participate, (2) they can feel accomplishment and receive recognition for their work, where the communication is frequent and there are opportunities for career and knowledge growth. "A central concern of industrial relations is the identification and measurement of factors associated with individual differences in employee job performance." And this identification and measurement are the basic function of motivational factors or tools. Motivation crucial for good performance and therefore it is increasingly important to study what motivates employees for better performance, so the author of this journal urges that more and more research should be conducted to find out the factors that affects employee performance significantly.



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Service Quality Dimensions of A Beauty Parlour and their Contribution to Customer Loyalty among Urban Women Consumers in India

Vidya B. Panicker

Research Scholar, Department of Commerce (Business Policy and Administration),
University of Mumbai, India. (Corresponding Author)

Dr. Khalil Ahmad Mohammad

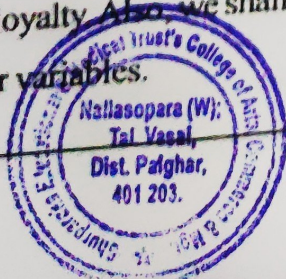
Principal, Kalsekar College of Commerce and Management & Registered Ph.D. Guide, University of
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Abstract

Customer satisfaction derived out of any particular service depends on five service dimensions also called the RATER Model consisting of aspects such as tangibles, reliability, responsiveness, service assurance and empathy. Any service industry designs its service processes based on these five determinants. Service quality is of utmost important for the success of service industries. The service quality of a particular service station is measured with the help of an instrument called SERVQUAL. A Servqual is a questionnaire that consists of questions pertaining to the five service determinants/ dimensions as mentioned above. In this study we shall be focussing on the service quality determinants of a beauty parlour. Women visit beauty parlours for availing grooming services. Grooming services help women look good and feel confident. In this highly competitive era with women facing challenges on several fronts, it is important for them to carry themselves with confidence. A beauty parlour offers several services such as skin care, hair care, pedicure, manicure, facials and various types of beauty treatments. It has been seen that if the customers have a positive perception of the service experience, it results into customer satisfaction, eventually leading to customer loyalty. It also helps customers to develop a positive image for the service station leading to repeat business and thus ensures increased revenues. In this study we shall try to understand the importance of tangibility aspect of service quality dimension and we shall try to find out if there exists an association between variables of tangibility aspect and customer loyalty. Also, we shall try to find out the significance of frequency of parlour visits and its association with other variables.



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CREDIT CARD BUSINESS IN INDIA - CHALLENGES**Shaikh Irshad Wajidali**

A.E.Kalsekar College of Commerce & Management

Under the guidance of Dr. V. N. Yadav (Principal of S.N. College, Bhayander)

Abstract:

Though the credit card industry is still at a nascent stage in India, in the last few years, it has seen tremendous growth. The credit card transactions have seen a double digit compounded annual growth rate in last five years. Not only this, there has been a huge increase in the number of new credit cards issued. Though the sector is budding and profitable, the new technology and other dynamics have been changing the payment industry as a whole. The growing middle class in the country offers a huge potential for companies. The new and innovative technologies are not only changing the consumer behaviour, they are also posing a challenge to the credit card sector. There are some of the technology trends in the payment industry that will have huge effect on the credit card sector.

Key words: Mobile Wallets, Credit Card, Big Data and Internet

Introduction:

The term "credit card" usually/generally refers to a plastic card assigned to a cardholder, usually with a credit limit, that can be used to purchase goods and services on credit or obtain cash advances. Credit cards allow cardholders to pay for purchases made over a period of time, and to carry a balance from one billing cycle to the next. Credit card purchases normally become payable after a free credit period, during which no interest or finance charge is imposed. Interest is charged on the unpaid balance after the payment is due. Cardholders may pay the entire amount due and save on the interest that would otherwise be charged. Alternatively, they have the option of paying any amount, as long as it is higher than the minimum amount due, and carrying forward the balance. Credit card schemes are operational at international level also. Most of the card issuing banks in India offers general purpose credit cards which are normally categorised by banks as Platinum, Gold or Classic to differentiate the services offered on each card and the income eligibility criteria. Banks may also issue corporate credit cards to the employees of their corporate customers.

Fair Practices Code

Each bank must have a well documented policy and a Fair Practices Code in line with the "Code of Bank's Commitment to Customers"(Code) as also the Guidance Note announced by The Banking Codes and Standards of India(BCSBI) in July 2006 and December 2006 respectively for credit card operations.

Redressal of Grievances

- Bank /NBFC should constitute in house Grievance Redressal machinery and genuine grievances of credit card subscribers are redressed promptly without involving delay. Generally, a time limit of 60 (sixty) days is given to the customers for preferring their complaints / grievances.
- Bank/NBFC is required to dispose off the complaint within a period of 30 days of lodgment of the same. The complainant can approach Ombudsman for redressal of his grievances in case he does not receive satisfactory response within the timeframe. Bank/NBFC would be held responsible and liable to pay compensation for the any consequences.
- The name, designation, address and contact number of important executives as well as the Grievance Redressal Officer of the bank/NBFC may be displayed on the website.

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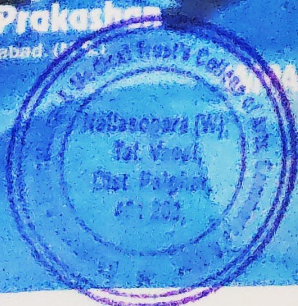
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A Study of Cost System in the Bottle Manufacturing Unit in Vasai - Virar Industrial Region

Shaikh Irshad Wajidali

A. E. Kalsekar College of Commerce & Management.

Abstract

Accounting is a very old science which aims at keeping records of various transactions. The accounting is considered to be essential for keeping records of all receipts and payments as well as that of the income and expenditures. Accounting can be broadly divided into three categories. Financial Accounting, aims at finding out profit or losses of an accounting year as well as the assets and liabilities position, by recording various transactions in a systematic manner. Cost Accounting helps the business to ascertain the cost of production/ services offered by the organization and also provides valuable information for taking various decisions and also for cost control and cost reduction.

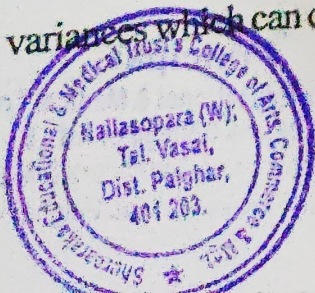
Cost control is of utmost importance in every business concern, the negligence of which will affect the earnings at any point in time. In controlling costs, wastage is eliminated during the course of production and even during the administrative, selling and distribution activities. A good system of cost control begins with the behaviour of workers in the organisation as workers are instrumental to the achievement of organisational goals.

Key words - Cost, control, profitability, management, budget, production, sales

1) Introduction

Cost and profit in business undertakings form a part of what determines the financial position of a business concern. Since management is concerned with profitability, which is a measure of business performance, especially in a manufacturing concern, the need for higher sales will arise and this will facilitate the need to increase production capacity, which in turn brings about increase in cost. Corporate bodies should watch the cost and the profit will take care of itself. The implication is that cost should be controlled rather than embarking on unscientific cost reduction that may translate to lowering the quality of product. Management is normally forced to adopt various methodologies and techniques in order to regulate (control) rather than reduce cost.

Cost increases as various production activities are embarked upon and the need to keep cost in check arises because standards for production will be set and actual production will be made thereby bringing about variances which can only be reduced or eliminated through effective cost control. Cost control system



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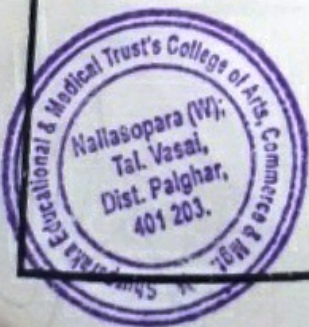
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Challenges Faced by New Start UPS

Shalikh Irshad Wajidali

A. E. Kalsekar College of Commerce & Management, Pune.

Abstract

Challenges are present everywhere and businesses—start-ups in particular—are no exception to these challenges we face today. Starting a business can be consuming yet wildly fulfilling. It can be quite complicated, and many challenges comes in your ways, that you had not imagined. Knowing and anticipating the roadblocks, you may encounter in your start-up journey, which could help you to prepare beforehand, and possibly avoid common pitfalls.

A successful start-up not only needs an idea and passion, but a whole lot of leadership skills. Along with, this there is a need of understanding of a market, great communication skills and a level of maturity to handle different situations appropriately. One cannot start a business just with passion and an idea. You need to know how to make others passionate about your idea and product. You need to know different challenges that come along the way

While there are many mistakes that a Startup or a Founder makes in this entrepreneurial journey, there are certain tough challenges that he or she has to overcome. A good learning to take a note of "Biggest Startup Mistakes That A Startup Should Avoid" along with understanding the biggest challenges that entrepreneurs have or are facing can help many of you plan your startup journey well and bump free.

While discussing a thread with fellow entrepreneurs one amazing Entrepreneur and friend Carlo Cisco pointed out: "One of my colleagues once told me that starting a company is 30% idea/strategy 70% execution, I think execution is actually more like 80% - as any idea, no matter how good it is can unfortunately be duplicated. The idea is the necessary starting stone and if your idea is exceptional and has mass appeal it certainly is an asset"

Problems faced by Startup Businesses are Competition, Lack of Funding, Time Restraints, Poor Planning and many more. Problem can be solved by efficient and experience Enterprenur with suggestion and guidance of his expert team member

Key words :- Enterprenur, Startup, Entrepreneurial journey and Strategy

1) Introduction

Everyone has the dream of starting up their own business and being their own boss, and for most people it always stays a dream due to the many obstacles faced in starting a business and more so keeping it running and profitable.



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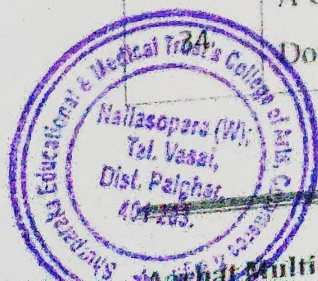
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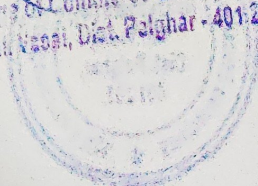
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OUTSOURCING IN SERVICE INDUSTRY

Shaikh Irshad Wajidali

A.E.Kalsekar College of Commerce & Management, Virar (E).

Abstract:

The idea of outsourcing is not new. It started way back in the 1700s when manufacturers started shifting the manufacture of goods to countries with cheaper labor during the Industrial Revolution, following the precepts of Adam Smith in his book 'The Wealth of Nations'. The history of outsourcing to India is an interesting story. Even after over a decade of competitive global outsourcing, most of it still goes to India. Reaching this pinnacle in outsourcing has been a long journey. As land, sea, and later, air routes developed between the 15th and 21st centuries, more nations started to outsource trade to other nations, eventually leading to outsourcing to India and other nations.

Services outsourcing to India started in the 1980s and rapidly accelerated in the '90s. In today's world where information technology has become critical to business, the meaning of outsourcing has undergone a drastic change over the years. Companies have started focusing on their core competencies and outsourcing many non-core functions, for which they had no competence internally.

Owing to its advantageous factors like presence of one of the world-best intellectual and internet resources, lower cost structure, multi-lingual capabilities, etc., India has emerged as the 21st century's software powerhouse, offering many advantages as a global sourcing hub, especially for IT enabled Services (ITES) and Business Process Outsourcing (BPO). The main motive behind outsourcing has been that it allows a company to invest more time, money and human resources in core active items without losing quality and name. Call centres have also mushroomed in India serving various foreign airlines and banks.

Key words: - Outsourcing, BPO, ITES, IT & R&D

Introduction:

Outsourcing is one of the fastest growing industries on the world platform. It mainly involves transfer of components or large segments of the companies' internal production processes, businesses, infrastructure, etc. to the external service providers. It can cover a wide range of components depending upon the core competency and the requirements of the outsourcer. It may be broadly classified into information technology (IT), human resource, customer service, engineering, knowledge services, legal, R&D outsourcing, etc.

Components and Types:

Outsourcing essentially implies the transfer of non-core services to third parties who specialize in providing such services. It can cover a wide range of components depending upon the core competency as well as the requirements of the outsourcer.

Outsourcing may be broadly classified into the following types:

1. Information Technology (IT);
2. Human Resource (HR);
3. Customer Service;
4. Engineering;
5. Knowledge Services;
6. R & D etc.

Components:

Business Processing Outsourcing (BPO) and Knowledge Processing Outsourcing (KPO) are the two major components of the outsourcing industry in India.

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3

Ethics and Corporate Social Responsibility

Shahida Shakeel Shaikh

Assistant Professor, College Name: M. B. Harris College of Arts and A. E. Kalsekar College of Commerce and Management, Nallasopara West, Nawayat Nagar, Tal - Vasai, Dist - Palghar (M.S.)

Abstract

There is growing research in all areas of ethics and CSR that govern the activities of a firm and the systems that underlie their business activities. In our paper we have explored the concepts of Business Ethics and Corporate Social Responsibility with a perspective that meaningfully CSR should be seen in the context of an overall paradigm of Business Ethics. We have studied CSR through the framework of the stakeholder theory of the firm and posit that CSR as practiced today is a subset of Business Ethics with other dimensions of an overall ethics framework still uncovered.

Business Ethics covers the areas of moral principles and decision making, governance issues and standards of conduct for a business

Key Words: Ethics, CRS, Unethical Behaviour

Introduction

The success of modern business is apparent, but recently there is much concern in the business-and-society literature and in the general press on whether Business fulfils its social role responsibly. Business ethics, and corporate social Responsibility have been developed in recent decades as responses to a growing sense of corporate wrongdoing. This paper attempts to explain why the three movements seem yet to have generated little in the form of widely accepted prescriptions for improvement of business behavior to the satisfaction of the "constituents" of business, i.e. the major stakeholders. Without denying the usefulness of any of the two movements, the paper suggests that there are weaknesses in all two, especially concerning the way they conceive modern business operation. To this end business pluralism, responsive codes of practice and re-examination of the assumptions (conditions) of business operation could be helpful.

The purposes of the present paper are:

- 1) To review these two movements in the light of the literature that serves them, and in the light of the problems they seek to address;
- 2) To identify their similarities and differences;
- 3) To provide a summary critique based on the notion of business as an ideology that could benefit from the introduction of a more pluralistic conception of the role of business and management;



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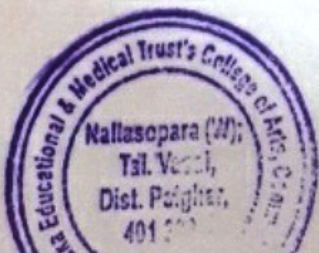


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Family Planning

Asst. Prof. Tehseen Shaikh

A. E. Kalsekar college of Commerce and Management, Nalasopara (w).

An inverted Red Triangle is the symbol for family planning health and contraception services, much as the Red Cross is a symbol for medical services. It is especially prevalent in many developing nations such as India, Ghana, Gambia, Zimbabwe, Egypt and Thailand, where it can be seen outside shops and clinics that offer family planning products, as well as commercial and government messages that promote reproductive health services and population control.

Introduction

Family planning is the most important aspect to every married couple, the word "family" for me is "FATHER AND MOTHER I LOVE YOU"

Family is the most important asset for every people or individual. It's a family which has deep bond with one and other, love, affection and feelings, family brings many sour and hated relationship closer and nearer with unbounded love and understanding, its family who developed a gap between every individual and support to make a person feel comfortable and make an individual feel what family is all about. A family nurture n brings or create the affection of once belongingness with one and other. When I talk about family it's also important to highlight the word "family planning" a family will be only completed when their will be children into it which completes the family. When the couple plans to do a family planning there are many thinks which they or any couple has to come across with.....

Family planning is the practice of controlling the number of children in a family and the intervals between their births. Contemporary notions of family planning, however, tend to place a woman and her childbearing decisions at the center of the discussion, as notions of women's empowerment and reproductive autonomy have gained traction in many parts of the world. Family planning may involve consideration of the number of children a woman wishes to have, including the choice to have no children, as well as the age at which she wishes to have them. These matters are influenced by external factors such as marital situation, career considerations, financial position, and any disabilities that may affect their ability to have children and raise them, besides many other considerations.

Family planning must be planned because it is easy to have a child but it's difficult to the entire life to survive if the decisions are not full field. And things do not go properly..... it takes a good time to plan a child at proper age, time, and at the proper situation to handle thinks co-ordinary. Planning a child not only include





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1. Gender Equality

Tehseen Shaikh

Asst. Prof., A.E Kalsekar College of Commerce & Management.

Introduction

Gender equality, also known as sexual equality, is the state of equal ease of access to resources and opportunities regardless of gender, including economic participation and decision-making; and the state of valuing different behaviors, aspirations and needs equally, regardless of gender.

Gender equality, equality between men and women, entails the concept that all human beings, both men and women, are free to develop their personal abilities and make choices without the limitations set by stereotypes, rigid gender roles and prejudices. Gender equality is an important concept in our society. Every individual should learn and understand equality based on gender. All are equal and should be treated equally. Every person has a right to do things according to their do's and don'ts. Gender equality means that the different behavior, aspirations and needs of women and men are considered, valued and favored equally. It also means that giving women their right and not to be dependent on male for their wants. In today's era women want to work, build their platform on their own, established their own success, want to live the way they want, want to feel equally treated, want to own respect, they are not meant only in kitchen. But want to be dignified and recognized in the society. It does not mean that women and men have to become the same, but that their rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equity means fairness of treatment for women and men, according to their respective needs. This may include equal treatment or treatment that is different but which is considered equivalent in terms of rights, benefits, obligations and opportunities.

Objective

1. To study the conceptual framework of paper.
2. Importance of Gender Equality.
3. Measures to improve Gender Equality.



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2. Indian Nationalist Historiography

Anjum Sayyed

Asst. Professor, Department of History, M. B. Harris College of Arts and A. E. Kalsekar College of Commerce and Management, Nalasopara West

Abstract

The Indian National Congress founded in 1885 by 72 members from different parts of India. This organization launched in a small hesitant and mild way but in an organized manner became instrumental in leading a powerful campaign against the British imperialism.² In the beginning, the Indian National Congress firmly believed in the moderation and loyalty to the British Crown. When this congress founded, it indicated the beginning of a national political life destined to produce for reaching changes in the immediate future. The nationalist thinking became a voice of the educated Indians who started opposing the writings of British officials for disgracing the Indian culture and religion in the Western world. The Indian nationalists such as Gopal Krishna Gokhale, Surendra Nath Banerjea, A.C. Mazumdar, Dadabhai Naoroji, Bal Gangadhar Tilak, Bipan Chandrapal, Lala Lajpat Rai and others through their writings initiated and furthered the nationalist historiography in the real sense. This approach was further developed by the scholars such as R.C. Majumdar, R.G. Pradhan, Girija Kumar Mukerji, Parthabhi B. Sitaramayya, B.R. Nanda, Bisheshwar Prasad, Amlesh Tripathi, Tara Chand, S.N. Sen, K.K. Khullar, Virendra Sindh, S.R. Bakshi, Kamlesh Mohan etc. Many Indian nationalists like Naoroji, Banerjea, R.C. Dutt, M.G. Ranade have tried to explain the western impact of British rule.

Key Words: Historiography, Nationalist Historiography, Nationalism.

Nationalist perspective on Indian historiography was an outcome of reinterpretation of her past by the leaders of freedom movement. This school emerged as a juxtaposition of Imperialist school. Social reformers like Raja Ram Mohan Roy, and counter reformer like Dayanand Saraswati were the prominent people who contributed in formation of nationalistic perspective in India. They played a major role in formation of pan-Indian identity of India. Early nationalist were trying to hegemonies over various regional and provincial identities and later nationalist were trying to hegemonies the whole south-east Asian identities and try to manipulate and subordinate those identities into pan-Indian identity. Post-colonial Scholar Gyanprakash in his famous article 'Orientalist Histories of Third World: Perspectives on Indian



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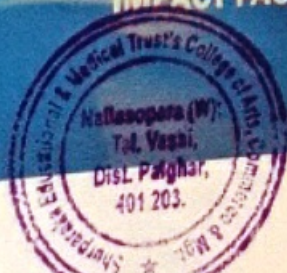
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4

Margaret Sanger (The Pioneer of Birth Control Movement)

Ms. Anjum Sayyed

Assistance Professor, M. B. Harris College of Arts and A. E. Kalsekar College of Commerce and Management Nallasopara West.

Abstract

Margaret Sanger is the American social reformer and also known as the mother of birth control movement in America. Margaret Sanger was an early feminist and women's rights activist who coined the term "birth control" and worked towards its legalization. Sanger started her campaign to educate women about sex in 1912 by writing a newspaper column called "What Every Girl Should Know." She also worked as a nurse on the Lower East Side, at the time a predominantly poor immigrant neighborhood. Through her work, Sanger treated a number of women who had undergone back-alley abortions or tried to self-terminate their pregnancies. Sanger objected to the unnecessary suffering endured by these women, and she fought to make birth control information and contraceptives available. She also began dreaming of a "magic pill" to be used to control pregnancy. "No woman can call herself free until she can choose consciously whether she will or will not be a mother," Sanger said.

Keyword: Margaret Sanger, birth control movement of America.

Introduction

Margaret Sanger, original name Margaret Louisa Higgins, (born September 14, 1879, founder of the birth-control movement in the United States and an international leader in the field. She is credited with originating the term birth control.

Sanger was the sixth of 11 children. She attended Claverack College and then took nurse's training in New York at the White Plains Hospital and the Manhattan Eye and Ear Clinic. She was married twice, to William Sanger in 1900 and, after a divorce, to J. Noah H. Slee in 1922. After a brief teaching career she practiced obstetrical nursing on the Lower East Side of New York City, where she witnessed the relationships between poverty, uncontrolled fertility, high rates of infant and maternal mortality, and deaths from botched illegal abortions. These observations made Sanger a feminist who believed in every woman's right to avoid unwanted pregnancies, and she devoted herself to removing the legal barriers to publicizing the facts about contraception.

In 1912 Sanger gave up nursing to devote herself to the cause of birth control and sex education, publishing a series of articles on the topics, including What Every Girl Should Know for the New York Call.

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Brain Drain: Socio-Economic Impact on Indian Society

Mrs. Geeta Pal

Asst. Prof. A. E. Kalsekar College of Commerce and Management Nallasopara (E).

Abstract

According to Oxford Advanced Learner's dictionary Brain Drain is "the movement of highly skilled and qualified people to a country where they can work in better conditions and earn more money". Brain-drain can also be named as "human capital flight" because it resembles the case of capital flight, in which mass migration of financial capital is involved. The Government of India estimated that there are 30 million Indian Diaspora spread across the world. The 30 million Indian human resource which is working for the developed countries are highly skilled. We are generating valuable human capital with our valuable money which is collected from the tax payers. But the tragedy is we are sending our skilled human resource for the development of developed countries. India is becoming a major supplier of human capital for the advanced economies. India is sending large numbers of these specialists compared to other important origin countries. Brain drain is the current socio-economic problem of our country. This paper mainly focuses on socio-economic aspects of brain drain.

Keywords: Brain Drain, Human Capital Flight, Indian Society

List of Abbreviations

EU - European Union

UNDP - United Nations Development Programme

R&D - Research and Development

GAO - Government Accountability Office

GDP - Gross Domestic Product

OECD - Organisation for Economic Co-operation and Development

Introduction

According to Oxford Advanced Learner's dictionary Brain Drain is "the movement of highly skilled and qualified people to a country where they can work in better conditions and earn more money". Cambridge Online Dictionary defines "when large numbers of educated and very skilled people leave their own country to live and work in another one where pay and conditions are better". Brain-drain can also be named as "human capital flight" because it resembles the case of capital flight, in which mass migration of financial capital is involved. Brain drain is usually regarded as an economic cost, since emigrants usually take with them

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3

Women Entrepreneurs in India - Emerging Issues and Challenges

Mrs. Geeta Pal

Asst. Prof. A. E. Kalsekar College of Commerce and Management Nallasopara (E)

Abstract

Women entrepreneurship is gaining importance in India in the wake of economic liberalization and globalization. The policy and institutional framework for developing entrepreneurial skills, providing vocation education and training has widened the horizon for economic empowerment of women. Government of India has also introduced National Skill Development Policy and National Skill Development Mission in 2009 in order to provide skill training, vocational education and entrepreneurship development to the emerging work force. The woman entrepreneur in India has various qualities. A woman or a group of women manages the whole business of enterprise. She prepares various plans and executes them under her own supervision and control. In Hindu scriptures, woman has been described as the embodiment of shakti. But in real life she is treated as Abla. Women are leaving the workforce in droves in favor of being at home. Not to be a homemaker, but as job-making entrepreneurs. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women-owned businesses enterprises are playing a more active role in society and the economy, inspiring academics to focus on this interesting phenomenon. This paper focuses on the problems, issues, challenges faced by women entrepreneurs, how to overcome them and to analyse policies of Indian government for and problems faced by them while pursuing their business.

Introduction

With the spread of education and awareness, women have shifted from kitchen to higher level of professional activities. Entrepreneurship has been a male-dominated phenomenon from the very early age, but time has changed the situation and brought women as today's most memorable and inspirational entrepreneurs. In almost all the developed countries in the world women are putting their steps at par with the men in the field of business. The role of Women entrepreneur in economic development is inevitable. Now-a-days women enter not only in selected professions but also in professions like trade, industry and engineering. Women are also willing to take up business and contribute to the Nation's growth. Their role is also being recognized and steps are being taken to promote women entrepreneurship. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.



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Antecedence and Consequence of Forest Degradation

Dipanwita Banerjee

Asst. Professor, Kalsekar College, Nalasopara West.

Abstract

This paper analyses the role of forest degradation in India. This discusses causes of forest degradation. It explains the role of forest in conservation of biodiversity and threats of biodiversity as well as effect of forest degradation on climate change. It also analyses the role of biological hotspot on environment in India by finding out four biological hotspot area in India namely **Himalaya, Indo-Burma, Sundalands** (Nicobar group of Islands) **Western Ghats and Sri Lanka** (Gujarat, Maharashtra, Goa, Karnataka, Kerala and Tamil Nadu)

Keywords: Forest degradation, forest recovery, carbon cycle; Biodiversity biological hotspot.

Objectives Of The Study

- 1) To understand the performance of biodiversity hotspot.
- 2) To highlight role of forests in the conservation of biodiversity and the global carbon cycle.
- 3) To suggest way to reduce the direct pressure on biodiversity.
- 4) One of the primary purposes of the study is to investigate the factors leading to damage biological hotspot and improve the status of biodiversity

Research Methodology

This paper is basically descriptive and analytical in nature. In this paper an attempt has been taken to analyze Antecedence & consequence of forest degradation. The data used in it is purely from secondary sources according to the need

Introduction

- **Forest degradation:** Forest degradation is broadly defined as a reduction in the capacity of a forest to produce ecosystem services such as carbon storage and wood products as a result of anthropogenic and environmental changes.
- **Forest degradation** contributes to the emissions of greenhouse gases.
- **Biodiversity:** The biodiversity refers to the totality of genes species and ecosystem of a region.
- **Uses of biodiversity**
 - o Help agriculture



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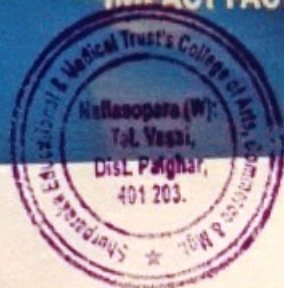
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The Role of Information Technology in Commerce

Prof. Mrs. Kanchan Nag

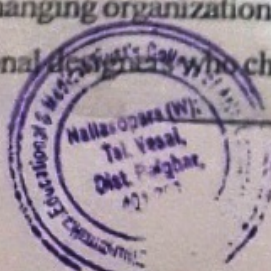
A. E. Kalsekar College of Commerce and Management, Nallasopara (W).

Abstract

The growth of information technology is changing its roles day by day. No invention has ever influenced the human beings as computer has. In less than seven decades of its existence it has managed, materializing the concept of a global village. Technologies like Computational Intelligence, Neural Networks, Genetic Algorithms, "Data Communication Networks, Telecommunication, "databases, and Evolutionary Computing etc. Information technology (IT) has become a vital and integral part of every business plan. From multi-national corporations who maintain mainframe systems and databases to small businesses that own a single computer, IT plays a role. The reasons for the universal use of computer technology in business can best be determined by looking at how it is being used across the business world.

Today's best technology to manage and process data is the Information technology. IT must be seen as an investment and not an expense. IT is laying a vital and expanding role in business. IT helps the manager to improve the efficiency and effectiveness of their business processes, managerial decision making, and workgroup collaboration, thus helping the managers to strengthen the positions of their company in a rapidly changing environment. IT has become a necessary ingredient for managers to succeed in today's dynamic global environment.

This paper reports on the importance and use of information technology in commerce and management. It provides the scope of information technology that can be applied in management organizations to show that the greater the use of IT, the higher the organization performance. Empirical evidence is presented to confirm that IT use is increasing, in general, year on year, and is being implemented as a management information tool. Finally, a profile is presented of the typical components of a young management information system, within the context of a management accounting framework. It is suggested that, given the proven importance of IT to the organizations management information system should be developed that takes advantage of the opportunities offered by new technology, and that this, in turn, should lead to enhanced performance. Advancements in management information technologies in the past half-decade are bringing to organizations forms and functions unanticipated even a few years ago. The revolution in personal communication and computation power is changing organizational roles and tasks and is offering increased effectiveness and productivity to organizational managers who choose to take advantage of technological innovations.



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Biodiversity

Miss. Khan Shaheen Moosa

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Abstract

Biodiversity is the variability among living organisms, including genetic and structural difference between individual and within and between individual and within and between species. Biodiversity plays a direct role in climate regulation. Biodiversity conservation will lead to strengthening of ecosystem resilience and will improve the ability of ecosystem to provide important services during increasing climate pressures.

This review basically focuses on the importance of biodiversity, the consequences faced by the plants, animals, humans and ecosystem owing to the global warming and climate change and the possible mitigation and adaptation strategies in terms of biodiversity conservation which can protect the planet from the consequences of climate change.

Keywords: Biodiversity, Ecology

Introduction

For much of the time man lived in a hunter-gather society and thus depended entirely on biodiversity for sustenance. But, with the increased dependence on agriculture and industrialization, the emphasis on biodiversity has decreased. Indeed, the biodiversity, in wild and domesticated forms, is the source for most of humanity, food, medicine, clothing and housing, much of the cultural diversity and most of the intellectual and spiritual inspiration. It is, without doubt, the very basis of life. Further that, a quarter of the earth's total biological diversity amounting to 1.7 million species, which might be useful to mankind in one way or other, would be in serious risk of existence over the next 2-3 decades. On realization that the erosion of biodiversity may threaten the very existence of life has awakened man to take steps to conserve it. In this paper, the overview of biodiversity status of India, its importance, threats to it and various approaches for biodiversity conservation, action plan and current status have been discuss.

Importance of Biodiversity

1) The Benefits Of Biodiversity To Mankind Are

Ecological role of biodiversity all species provide some kind of function to an ecosystem. They capture and store energy, produce organic material, decompose organic material, help to recycle water and nutrients through the system, control erosion or pests, fix atmospheric gases, and help regulate climate. These physical and chemical processes are important for ecosystem function and human survival.



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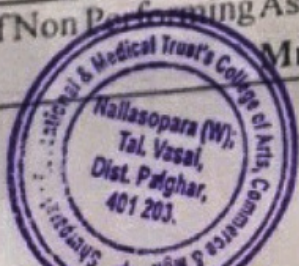
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Entrepreneurship

Shaikh Sana Salim

Asst. Prof., Smt's College, M.B Harris College of Arts, A. E. Kalsekar college of Commerce and Management, Nawayatnagar, Nallasopara West, Tal - Vasai, Dist:-Palghar.

Abstract

Entrepreneurship introduces a critical element of dynamism into an economic system. The process of globalization & liberalization has introduced a set of changes like the introduction of dynamism into the system through the process of globalization.

Introduction

With the advent and swift developments in field of technology and the forces of globalization, world has become a global village, characterized by an explosive growth in international business and competition. Being a part of the global economy is posing innumerable and substantial challenges for organizations and industries throughout the world. On the one hand, to survive, keep pace with speed of advancements and lead in the challenging world is hard, at the same time, this opens up various new and unexplored doors of opportunities. Entrepreneurship, which is one the most powerful economic force known to humankind, is empowering individuals to seek opportunity where others find intractable problems. Entrepreneurship is the symbol of business tenacity and achievement: it is a vital source of change in all facets of society.

Definition

Entrepreneurship: Although there is no official definition of entrepreneurship, the following one has evolved from work done at Harvard Business School and is now generally accepted by authors: "Entrepreneurship is the process of creating or seizing an opportunity and pursuing it regardless of the resources currently controlled" (Timmons, 1994). Drucker says "Entrepreneurship is "risky" mainly because so few of the so-called entrepreneurs know what they are doing."

Objectives of the Study

- 1) To study the eminent entrepreneurs in Indian history and their journey towards entrepreneurship.
- 2) To elucidate the history of entrepreneurship in India.
- 3) To analyze the future of entrepreneurship in India.
- 4) To elucidate the role of Women Entrepreneurship in India

Research Methodology



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Women Empowerment

Mona Nimesh Dethia

Asst. Professor, A. E. Kalsekar College of Commerce and Management.

Abstract

Women's Empowerment has been an issue of immense discussions and contemplation over the last few decades world-wide. This as an agenda has been on top of the lists of most government plans & programs as well. Efforts have been made on a regular basis across nations to address this issue and enhance the socio-economic status of women. However, it has been observed that most of the policies and programs view empowerment in the economic sense only working in the belief that economic self-reliance empowers women ignoring other variables like health, education, literacy etc. It further aims towards understanding the linkages between SHGs & women empowerment and proposing suggestions to accelerate the empowerment drive paying due attention to the local level area specific factors for a developing country like India which have a crucial impact upon region specific women empowerment process and thereby point the way for further research in the area.

Keywords: Women Empowerment; Socio-economic status; income; economic self reliance.

Introduction

The strength of chain is the strength of its weakest link. In a society, women are the weakest links, so that they may be strengthened for strengthening the society as a whole and that is possible only by empowering them. Nehru said, "Women should be uplifted for the upliftment of the nation, if a woman is uplifted, society and nation is uplifted." Women empowerment is critical to the process of development of the community. Empowerment of women is essential to harness the women labour in the mainstream of economic development. According to Swami Vivekanand, "..... there is no chance for the welfare of the world unless the condition of the women is improved. It is not possible for a bird to fly on one wing" (Yojana, Aug. 2001). Women have to play an important role in the building up of every economy. Women who form almost one half of the world's population constitute the visible majority of the poor. Women either solely or largely support an increasing number of families. Women experience poverty more than man. When money is given to men, it may not benefit the family but when women manage money, it is found to be better utilized. Projects aiming to improve the living conditions of the poor cannot, therefore be effective unless women participate in their formulation and implementation as contributors as well as beneficiaries. "Increasing women's capabilities and empowering them is the surest way to economic growth and overall development."



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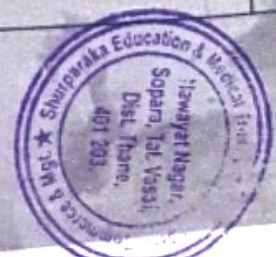
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Abstract

Today, knowledge management has come to be accepted and recognized as a source of competitive advantage in the private sector. It is vital for any organization to understand the concept of KM so as to align its KM strategy with the organization's strategy. Although Knowledge Management (KM) has been gaining attention all over the world, KM as a discipline is still in its infancy, and adoption of KM is still at its initial stage when it comes to the Public Sector. This is all the more important when it is the Public Sector because the impact of Public Sector directly affects the common man. This paper aims to bring a comprehensive understanding of KM application to the Public Sector. Without thorough understanding and awareness of KM, the Public Sector may not be able to reap true and full benefits.

Keywords : Knowledge sharing, New Public Management (NPM), public sector, strategies.

Introduction

Most of the large companies in the private sector have been actively taking initiatives to adopt new management tool, techniques and philosophies. Examples include; enterprise resource planning (ERM), business process re-engineering (BPR), and total quality management (TQM). Now comes the turn of Knowledge Management (KM). We are living in a world of rapid change driven by globalization, the knowledge-based economy coupled by ever-fast development of information, communication and technology (ICT). And therefore it is opportune time for KM to devolve into the public sector. Governments are now realizing the importance of KM to its policy-making and service delivery to the public and some of the government departments are beginning to put KM high on its agenda. Strategies and plans for implementing KM must be carefully thought-out in advance in order to succeed in the attempt and effort. There are concrete issues for government to consider and address. While there are many issues that need to be addressed in the public sector, this paper concentrates on some key issues currently relating to KM.

Definitions of Some Knowledge Management Technologies

1) **Online Discussion Forum** - A facility on the internet for holding discussions and generating user generated contents.



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Global Trade

Hiren C. Gohil

Asst. Professor, A. E. Kalsekar College, Nallasopara.

Abstract

Increasing international trade is crucial to the continuance of globalization. Without international trade, nations would be limited to the goods and services produced within their own borders. The importing and exporting of goods is big business in today's global economy. When goods are produced in one country and sold in another, international trade occurs. International trade is, in principle, not different from domestic trade as the motivation and the behavior of parties involved in a trade do not change fundamentally regardless of whether trade is across a border or not. The main difference is that international trade is typically more costly than domestic trade. The reason is that a border typically imposes additional costs such as tariffs, time costs due to border delays and costs associated with country differences such as language, the legal system or culture.

This paper represent the exact term 'Economic Integration' and it's benefits, Role of MNCs, TRIM, TRIPS, BRICS and SAARC.

Key words: International Trade, Economic Integration, Tariff, TRIPs MNC'S, BRICS.

Introduction

• Different levels of world trade

1) Economic Integration:

Economic integration can be defined as a kind of arrangement where countries get in agreement to coordinate and manage their fiscal, trade, and monetary policies in order to be mutually benefited by them. There are many types of economic integration, but the most preferred and popular one is free trade. In economic integration no country pays customs duty within integrated area, so it result in lower prices both for the distributors and the consumers. The ultimate aim of economic integration is to increase trade across the world.

Reasons for popularity of Economic Integration

- 1) Changes in the cost price structure
- 2) Consumers surplus
- 3) Economies of scale
- 4) High degree of specialization



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Water Pollution

Mrs. Rohita Raut

Asst. Professor, M. B. Harris College of Arts and A.E.Kalsekar College of Commerce
Nallasopara Nawayat Nagar.

Abstract

Today, we have to face several types of pollution – air pollution, water pollution, soil pollution, noise pollution, etc. But the pollution that affects the largest number of people is water pollution. Scientific and technological progress of the past two hundred years has made the life of the man very comfortable. The scientific revolution has generated massive employment and made millions of people happy. Due to extensive research and manufacturing of new drugs, people are enjoying a longer lifespan. Death rate has gone down significantly. Thus we find that the machine age has given us enough. But if we look around the environment, we know that this progress has also injected poison in our life. One such form of poison is the water pollution spread all around us today.

Biggest problem faced by world today is only energy and water so both of these problems need to be explored for their solution.

Definition of water Pollution

Water pollution is the contamination of water bodies (e.g. lakes, rivers, oceans, aquifers and groundwater). This form of environmental degradation occurs when pollutants are directly or indirectly discharged into water bodies without adequate treatment to remove harmful compounds.

Water pollution affects the entire biosphere of plants and organisms living in these water bodies, as well as organisms and plants that might be exposed to the water. In almost all cases the effect is damaging not only to individual species and populations, but also to the natural biological communities.

Introduction

Water is the most vital element among the natural resources, and is critical for the survival of all living organisms including human, food production, and economic development. Today there are many cities worldwide facing an acute shortage of water and nearly 40 percent of the world's food supply is grown under irrigation and a wide variety of industrial processes depends on water. The environment, economic growth, and developments are all highly influenced by water-its regional and seasonal availability, and the quality of surface and groundwater. The quality of water is affected by human activities and is declining due to the rise of urbanization, population growth, industrial production, climate change and other factors.

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GDP Unemployment, Inflation, and Government Budget Balances in First Decade of 21st Century

Anupam Moghe

Astt. Professor, A E Kalsekar College of Management, Mumbai.

Abstract

Study of current values for several important macroeconomic indicators from a selected set of countries, including GDP, GDP per capita, unemployment rates, inflation rates, national budget balances, and national debts

Introduction

When someone reads the business and economics news it is common to see numerous values and figures used to describe the economic situation somewhere. Macroeconomics is the study of the interrelationships of aggregate economic variables. The most important of these, without question, is a country's gross domestic product (GDP). GDP measures the total value of all goods and services produced by a country during a year. As such, it is a measure of the extent of economic activity in a country or the economic size of a country. It makes some sense to know a little about how economy size and GDP per person vary across countries around the world. Which are the biggest countries, and which are the smallest? Which countries provide more goods and services, on average, and which produce less? And how wide are the differences between countries

Body

Gross Domestic Product around the World Macroeconomics is the study of the interrelationships of aggregate economic variables. The most important of these, without question, is a country's gross domestic product (GDP). GDP measures the total value of all goods and services produced by a country during a year. As such, it is a measure of the extent of economic activity in a country or the economic size of a country. And because the consumption of goods and services is one way to measure an individual's economic wellbeing, it is easy to calculate the GDP per capita (i.e., per person) to indicate the average well-being of individuals in a country.

Table 1.1 "GDP and GDP per Capita (PPP in Billions of Dollars), 2009" provides recent information for a selected group of countries. Note that reported numbers are based on purchasing power parity (PPP), which is a better way to make cross-country comparisons and is explained later. A convenient source of the most recent comprehensive data from three sources (the International Monetary Fund [IMF], the World Bank, and the U.S. CIA) of GDP

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E Waste Management & Recent Studies

Mr. Shahid Ali Suleman Shaikh

Asst. Professor, M. B. Harris College of Arts, A. E. Kalsekar College
of Commerce & Management, Nallasopara (W).



Abstract

In an approach to bridge the digital divide, it is necessary to get an affordable, equitable and quality access to ICT. It is estimated that two third of world's population is still offline so there is a need to provide affordable access to internet for all. For developing countries, it has become a priority area to alleviate poverty by promoting access to ICT. At the same time, tremendous growth in use of ICT devices and services, faster change of technology and frequent innovations in ICT sector, had left the world with a threat of deterioration in environmental conditions and human health as the-waste of electronic and electrical equipment, which contains hazardous components, is still handled in an environmentally unfriendly manner mainly in developing nations. It is huge challenge for the nations to handle e-waste in responsible manner and protect the environment. In this paper an approach is made towards assessing the present situation of e-waste management globally as well as in India, considering the present regulations and guidelines. It is also a fact that major part of recycling of e-waste is being handled by informal sector that have little/no knowledge about the consequences of exposure to hazardous substances. To address the issue of e-waste management in a sustainable method, the concept of EPR (extended producer responsibility) will be helpful if the regulations incorporate monitoring and penalty clauses. The reuse of EEE has greater environmental and social benefits than recycling as it increases the useful life time of the ICT equipment and enables greater resource efficiency and energy efficiency. In developing nations, it can help in uplifting the status of the informal sector with help of education and employment. In addition to the technical, social and organizational aspects of the EEE-waste management system, it is also crucial to consider the economic aspects, if the system has to be made financially viable and sustainable along with being socially acceptable.

Introduction

Electronic industry is the world's largest and innovative industry for its kind. Every year tons of electronic items are shipped over oceans, however, after their usage time they are become a complex waste matter which consists of many hazardous heavy metals, acids, toxic chemicals and non-degradable plastics. Many are dumped, burnt or exported to recyclers. However, about 75% of e-wastes are uncertain for their use or finding ways to use them which includes refurbishment, remanufacture and reuse their parts for repair



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Effects of Banking Structure on Indian Financial System

Miss. Elakshi G. Tawade

Assit. Prof., Dept. of Self Finance, A. E. Kaslekar College of Commerce & Management, Nallasopara (W).

Abstract

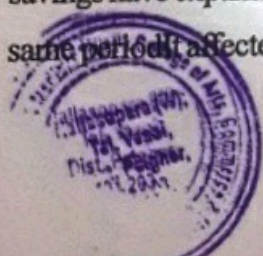
Considerable competition has been introduced in the banking sector through new private sector banks but public sectors banks continue have a dominant share in the market. Efficiency and profitability of the banking sector in India has assumed primal importance due to intense competition, greater customer demands and changing banking reforms. This study attempts to measure the relative performance of Indian banks.

For this study, we have used public sector banks, old private sector banks, new private sector banks and foreign sector banks. We know that in the service sector, it is difficult to quantify the output because it is intangible. Hence different proxy indicators are used for measuring productivity of banking sector. Segmentation of the banking sector in India was done along the following basis: number of banks, offices, number of employees, business per employees, deposits per employee, advances per employee, bank assets size, non-performing assets etc. Overall, the analysis supports the conclusion that foreign owned banks are on average most efficient and that new banks are more efficient than old ones. The public sector banks are not as profitable as other sectors are. In terms of size, the smaller banks are globally efficient, but large banks are locally efficient. The key to increase profitability is increase productivity. For this we have recommended some suggestions to tackle the challenges faced by the banks particularly public sector banks.

Keywords: Financial Sector Reforms, Profitability, Public sector Banks.

Introduction

The existing banking structure in India, evolved over several decades, is elaborate and has been serving the credit and banking services needs of the economy. The banking sector reforms in India were stimulated by the report of the Committee on financial system, popularly known as Narasimham Committee. This committee, which submitted its report in 1991, suggested various measures to improve the efficiency and health of banking sector by making it more competitive and vibrant. Since 1991, the size of the Indian economy in terms of GDP at market prices has increased by almost fifteen times, whereas the household financial savings have expanded by sixteen times and the gross domestic savings by almost seventeen times during the same period. It affected the productivity, profitability and efficiency of the banks to a large extent. Now more



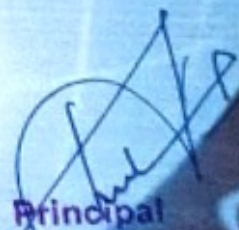


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Issues, Challenges and Benefits of Corporate Social Responsibility in India

Sujata Ritesh Yadav

Shurparaka Education & Medical Trust's, Moinuddin B. Harris College of Arts & A. E. Kalsekar College of Commerce and Management, Nallasopara (W).

Abstract

The concept of Corporate Social Responsibility (CSR) has gained increased significance in recent years. The growing focus on CSR has changed the attitude of businesses all over the world and India is not an exception. The concept of CSR is not new to India, historically speaking social responsibility of companies well-established phenomenon in India, & the country has one of the world's richest tradition of CSR. In its oldest forms CSR in India included the concept of Corporate Philanthropy & the Gandhian Trusteeship model. But the liberalization of the Indian economy in the 1990's led to a fundamental shift from the Philanthropy based model to a multi stake holder approach whereby companies are deemed responsible for all stakeholders, including financial stake holder, employees and the community. This article discusses the concept of CSR as understood by Indian businesses in the past and the changing interpretations of the concept in the age of globalizations of expanding markets. The articles discusses the efforts towards community and social development made by both state-owned enterprises and private sector businesses. The article concludes that the future of CSR in India is bright and India's own realization that it needs CSR to achieve long term sustainability in the world economy.

Introduction of Corporate Social Responsibility

Indian Corporations, like those in other countries, have had as long tradition of being engaged in social activities that have gone beyond meeting a Corporations immediate financial objectives. The first formal attempt by the government of India to put the CSR issue on the table was in the issuance of Corporate social responsibility voluntary Guidelines in 2009 by the Ministry of Corporate Affairs (MCA, 2009). Prior to this the importance of CSR was discussed in the context of corporate governance reforms, such as in the Report of the task force on corporate excellence by the Ministry of Corporate Affairs (MCA, 2000). While the report made a business case for CSR as well as highlighted the social benefits stemming from it, the discussion was recommendatory in nature and there were little actionable points. It is in the voluntary guidelines of 2009 that the core elements of a CSR policy was spelt out that included care for all stakeholders, ethical functioning, respect for workers rights and welfare, respect for human rights, respect for the environment and activities to promote social and inclusive development with the enactment of section 135 of the companies Act, 2013.



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