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Volume-II

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EMERGING TRENDS IN MARKETING AND ADVERTISING

Shahida Shukh Shukh

Assistant Professor, M.D.Harris College Of Arts and A.E.Kalsekar College of Commerce And Management, Nallasopara West , Nawayat Nagar , Tal - Vasal

ABSTRACT

Marketing is at the core of all business activities. Without marketing, organizations cannot sell and without sales there is no revenue and without revenue people cannot run businesses. The world wide web is a very diverse marketing platform used by most businesses for marketing all types of products and services. Advertising supports marketing by creating the right exposure for a company's products or services. It generates curiosity in the minds of the target audience, creates buy-in and ultimately works to support the overall marketing plan to convert to sales.

I) INTRODUCTION

Creating a marketing plan involves a great deal of time and research, preparing your product for the marketplace, and starts with developing a unique selling proposition (USP) that differentiates your business. This proposition then acts as a guide, or a mission statement, that helps you develop the marketing strategy. The power of advertising increased rapidly with the growth in trade and commerce. With the increasing impact of the industrial revolution on our country, the number of advertisements from British business houses rose sharply. 'Agents' flourished at the time as space contractors, obtaining advertisements for newspapers and periodicals on a commission basis. Leading newspapers like 'The Statesman' and 'The Times of India', which had their own advertising departments, offered their own facilities to 'agents'.

II) MARKETING

Marketing is building your brand, convincing people that your brand (meaning your product/service/company) is the best and protecting the relationships you build with your customers.

III) 5 MAJOR TRENDS THAT ARE TRANSFORMING THE PROFESSIONAL SERVICES MARKET

1. Social Media Adoption

For finding and engaging clients online, marketing services, and monitoring competitors, professional services firms have widely started using social media. This is an understandable step forward since the global web content, search portals, and social media market grew at 13% in the historic period, and it is forecast to register a 11.8% growth rate from 2016 to 2020, driven by the increased number of internet users worldwide and by people's attitude towards new ways of communication through social media.

2. Virtual Firms in the Professional Industry

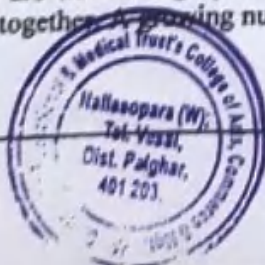
Rapid technology change, increased pressure to reduce costs, and increased use of smartphones is making the concept of virtual firms more attractive to many in the industry. In the future, more professional firms will go virtual and have few permanent offices.

3. Value-Oriented Revenue Model

Traditionally, professional services firms have been charging their customers on an hourly basis. In line with increasing wages and rapid pressure from clients to decrease pricing, many professional firms are shifting towards value-oriented billing. Value-oriented billing is easy to apply in the professional services industry since the value (such as tax savings, damage awards, ad placements, or the size of an acquisition or merger) is explicit.

4. Emergence of Modularization

Services are now being split into several individual components and sold separately rather than bundled together. A growing number of clients prefer to pick and choose service elements that can be



independently and are free of the bureaucracy that is seen to be stifling growth and independence in the top five holding companies.

From a local perspective, Agency Scope 2017 research confirmed the 2016 findings that SA's independent agencies are well respected within the industry and among clients in general. They have enjoyed growth over the past 12 months despite the struggling economy, and their levels of client satisfaction are higher in general than those experienced by the larger agency networks.

With consultancy firms such as Accenture buying agencies, mainly in the digital sector, we are seeing new competitors for agencies in the global marketplace – the fourth trend. This is not as pronounced in SA – yet – but we believe there is growth potential and it will be interesting to see how it plays out. Fifth, marketing and advertising spend will evolve. Growth in digital spend by marketers has increased from 18% of the total marketing budget in 2016 to 24% in 2017. The global benchmark is 28.3%. We have all seen the effect this has had on the print media already. This trend will continue, according to Agency Scope 2017.

A growing trend – albeit not a new one – exists around content management. Advertising now has to satisfy the needs of many platforms, and production costs have had to adapt accordingly. These days, if a television commercial cannot be inexpensively cut down and used for other platforms, then it is not viable within the marketing budget.

Over the past three years, procurement departments' involvement in marketing has been increasing. Procurement departments are now involved in 46.2% of all negotiations between marketing professionals and their agencies. Agency Scope 2017 puts the global benchmark at 60%, making this a trend that will continue.

The trend around pitching won't change – 77% of all agency selection processes in SA are done through a pitch, which normally includes strategy and creative elements.

Finally, though clients are generally satisfied with their agencies, 19.4% indicated in the research that they would be changing their agency in the next 12 months. The global benchmark is 15.1%, which leads us to believe that the SA figure might be driven by the poor economic conditions and the need to continuously watch budgets.

VII) CONCLUSION

The Emerged Advertisement is considered important branch of business which impresses the public about the superiority of product. A good advertisement must have certain qualities. First, it should be based on human – psychology & Attractive. People do not like to waste their time on things which do not concern them. So to be successful, advertisement must be brief.

The marketing orientation is perhaps the most common orientation used in contemporary marketing. It is a customer-centric approach that involves a firm basing its marketing program around products that suit new consumer tastes. Firms adopting a marketing orientation typically engage in extensive market research to gauge consumer desires, use R&D to develop a product attuned to the revealed information, and then utilize promotion techniques to ensure consumers are aware of the product's existence and the benefits it can deliver. Scales designed to measure a firm's overall market orientation have been developed and found to be relatively robust in a variety of contexts.

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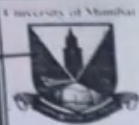
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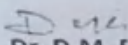
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Presenting Research Paper Titled Emerging Trends in Marketing and Advertising

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29th September 2018 at Vile Parle, Mumbai.


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18

Effects of Banking Structure on Indian Financial System

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

Abstract

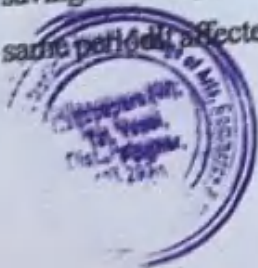
Considerable competition has been introduced in the banking sector through new private sector banks but public sectors banks continue have a dominant share in the market. Efficiency and profitability of the banking sector in India has assumed primal importance due to intense competition, greater customer 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, affected the productivity, profitability and efficiency of the banks to a large extent. Now more



power productivity, indiscipline, restrictive practices, lack of management commitment to training etc. Banks need to build a service culture using technology in a customer friendly manner. This requires reorienting HRD strategies in public sector banks on an urgent basis and banks need to emphasize right size, right skills and right attitude.

- 5) **POLITICAL INTERFERENCE:** Over the year the most serious damage to the banking system has been done by the political and administrative interference in the credit decision making. Some political leaders for their political reasons have used write-off system. It should be checked.

Opportunities include

- 1) Agrowingeconomy
- 2) Banking deregulation
- 3) Increased client borrowing
- 4) An increase in the number of banks
- 5) An increase in the moneysupply
- 6) Low government-set credit rates

Conclusion

The paper concludes that the Commercial banks have a significant role to play in the economic development of the country. This is done by developing the priority sectors of the economy, which are indispensable for the development of the gross domestic product of the country by means of provision of finance to such sectors. Although various reforms have produced favorable effects on commercial banks in India and because of this transformation is taking place almost in all categories of the banks. It has also realized that the profitability of the public sector banks appears to have started improving but despite this, the foreign and private sector banks take a big share of cake. Our public sector banks are still lagging behind regarding the various financial parameters in comparison with other banks. It is also true that presently, they are facing many internal and external challenges, which are hindering their performance. Hence, there is a need to consider the above listed challenges for another reform to improve the performance of the banks particularly of public sector banks to meet the requirement of new and open competitive environment.

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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 codes 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;



- i) Business contributed to social problems;
- j) Public image;
- k) Business has useful resources;
- l) Prevention is better than wring;

The paper would be incomplete if the other side of the coin- the arguments against social involvement

business to point out are:

- a) Need for profit maximization;
- b) Divided purposes and confused expectations;
- c) Cost of social involvement;
- d) Weakened international balance of payments;
- e) Business has enough power;
- f) Lack of social skills; g) Lack of accountability;
- h) Corporate inability to make moral choices;

IV) Conclusion

To conclude, the purport, explores the exact ends. In this world, the economic, social and environmental depression is seen today in different segments in the global world. One of the main causes is the impairment of ethical values both morally and socially, which basically the paper shows that ethics cannot be a matter of choice to be exercised by a company as per its convenience, nor can ethics be something that has to be preached by top management and to be followed by the officers and staff of the company. So also, ethical conduct cannot be an object of display to be shown to the world at large that the company is meeting its social obligation.

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ETHICS AND CORPORATE SOCIAL RESPONSIBILITY

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13

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 is a 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.



- 10) Provides an equitable rewards and wage system for employees.

Conclusion

Corporate Social Responsibility is the duty of everyone i.e. business corporations, governments, individuals because of the reasons, the income is earned only from the society and therefore it should be given back, thus wealth is meant for use by self and the public; the basic motive behind all types of business is to quench the hunger of the mankind as a whole; the fundamental objectives of all business is only to help people.

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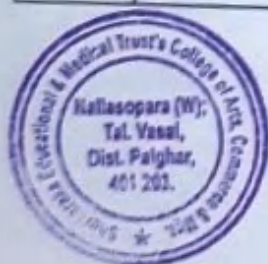
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A Study of Cost System in the Bottle Manufacturing Unit in Vasai - Virar Industrial Region

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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Above all workers should be carried along at all stages of cost control strategies so as to buy into the process and ensure full compliance.

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people differently so that they can achieve the same outcome. At times equity is necessary to achieve gender equality, but there are many instances where this is not the case.

Measures to Improve Gender Equality

- 1) Equally treated
- 2) Fairly
- 3) Participation
- 4) Choices
- 5) Explore

The following are the explanation of the points

- 1) **Equally treated:** - women should be equally treated in all the aspect of the streams. Weather big or small.
- 2) **Fairly:** - Fairly role to be played. Justly, equally and cleanly.
- 3) **Participation:** - In all the field. There should be no bar or block system for women's participation.
- 4) **Choices:** - Her choices, preferences, should be considered. And not just let go, but should wisely look forward.
- 5) **Explore:** - Let explore her own world by giving her wings to fly high to support her to be with her to let her grow for the better tomorrow.

Conclusion

I believe that women's should be given importance in every growth of the society. Should be empowered. They should also give equal rights and justice in all their way. We should encourage people to let be united and aware all to treat women fairly, justly.

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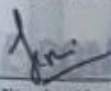
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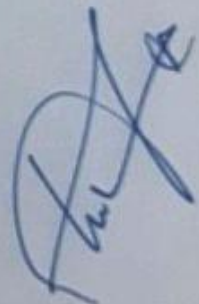
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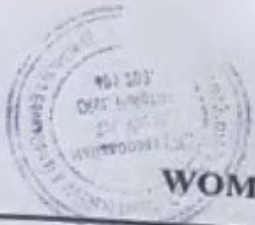
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Gender Equality
 at the one day National Conference on "Women Empowerment : A Feminist Discourse" dated 29th September, 2018


 Dr. Jitendra Aherkar
 Convenor







WOMEN EMPOWERMENT IN INDIA

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INTRODUCTION

Women's plays a very important role in our society. She is a person who looks forward to help our family, our basic needs, understands our problem and most important she completes our house. Without women our home is incomplete. But somewhere there is still backward thinking about women in our country. It's therefore necessary to empower women in India. Women Empowerment refers to extending the social, economic and educational knowledge of women. It refers to an environment where males and females and has equal rights in society and workplaces or any organisation. Empowering women to participate in economic activities and decisions will develop the overall society.

Women empowerment is empowering the women to take their own decisions for their personal dependent. Empowering women will help them to build confident, to make their own decision, to make them independent in all aspects from mind, thought, rights, decisions, etc. empowerment brings equality in the society for both male and female in all areas. Women motivation and confident is very necessary to build their bright future in family, society and country. Women required good thoughts of environment so that they can take their own decisions in every area of their interest, education, family and personal issues. Empowering women will lead them to live life happily and it will also help them to achieve their goals and objective in every field.

OBJECTIVE

1. To study the conceptual framework of paper.
2. Importance of empowering women's in India.
3. Needs to develop women's Empowerment in India.
4. Women empowerment-challenges.

RESEARCH METHODOLOGY

The paper is based on the secondary sources of data i.e. websites, books, journals etc.

IMPORTANCE OF EMPOWERING WOMEN'S IN INDIA

Empowering women's will help to grow in better prospectus of their life. The society need to develop the feeling of respect and understanding a women's value and needs. Women play a very important and bestial role in our economic. Empowering women will not only grow them and build confident but also allow their participation in various sector. They do not have to be dependent on other for their needs. Women's like widow, single, unmarried, Divorces will breathe freely and with dignity. Education is the most important and indispensable tool for women empowerment. It makes women aware of their rights and responsibilities. Educating a woman can have excellent effects for the family and coming generations. Empowering women in the field of education will bless them with fruitful results.

In traditional families women's were confined to four walls i.e. homes performing household actives, but empowering women they can come out to participate in different sector of activities like academics, politics, administration and so on.

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5. **Educational Women Empowerment** : empowering women with the knowledge, skills and self-confidence necessary to for their development process. education will help them to know about all the aspect. they will stand up on their owns feet without depending on others.
6. **Occupational empowerment** : this will give them a better quality of material life so that they can manage their livelihoods. It means reducing their financial dependence from the male which will make them a important part of human resource.
7. **Restriction** : there should be no restriction for women. They should be free to take part in any sector of their choice. violence against women should be eliminate from all forms. They should feel free and secured then only they will build courage to do what they want.

Women empowerment-challenges/Hurdles/Obstacles

1. **Gender discrimination** : The most common is discriminations against women. The discrimination between boy and girl begins from the birth itself. Boys are given most preference than girls; hence female face this discrimination which is a common in our society.
2. **Legal Structure** : Although there are number of laws to protect women against any type of violence but still there has been an increase in the episodes of rapes, extortions, acid, attacks etc. This is due to delay in legal procedures and the presence of several loopholes in the functioning of judicial system.
3. **Lack of Political Will** : The male dominance factor involved in the politics of India and women are forced to remain backward.
4. **High level of responsibility** : this is the biggest challenge for women to face both domestic's issues and organization responsibility. No matter what?? Women can participate in all levels of the world but the main hurdle is that the domestic issues have to go hand in hand which is very challenging and main responsibility which she has to manage in her day to day routine.

CONCLUSION

Empowering women over all in the sector's like socially, economically, educationally, politically and legally is not that easy task. It is not going to be easy to change the culture for women which are so deep-rooted in Indian society. But it does not mean that it is implausible. Only revolutions bring changes in a day, but reforms take their time. it will take its time to develop. Empowering women will make them identify their strength and weakness which they can improve and understand in making decision process. The idea of women empowerment might sound hard and a difficult task to complete but it is very necessary and important. All we need is a continues effort and focused in the right direction which will definitely help women empowerment.

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
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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 bucking 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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Conclusion

The factors that affect credit card usage pattern of consumers in emerging markets and the implications of these factors for developing marketing strategies may not be the same as those for well-developed markets. Understanding the factors that explain consumer behaviour of credit card users in emerging markets could provide an essential insight to marketing strategists of financial services retailers and businesses in promoting use of credit cards. The consumer credit card market is reaching the saturation point, so the industry needs to develop marketing strategies that appeal to changing customer needs in order to encourage credit card usage.

The consumer credit card market is reaching the saturation point, so the industry needs to develop marketing strategies that appeal to changing customer needs in order to encourage credit card usage.

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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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it will face tougher challenges in the near future, from South-east Asian countries like Indonesia, Malaysia, the Philippines, Singapore, Vietnam and Thailand, which are improving their positioning as alternative offshore locations.



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13

Challenges Faced by New Start UPS

Shaikh 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 come 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.

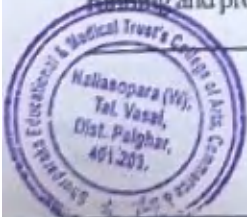
While discussing a thread with fellow entrepreneurs one amazing Entrepreneur and friend Carlo Cisco pointed out: "One of my colleagues once told me that starting a company is 30% idea/strategy 70% execution, I think execution is actually more like 80% - as any idea, no matter how good it is can unfortunately 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 Entrepreneur with suggestion and guidance of his expert team member

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

I) 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.



- 2) To overcome the challenge of raising capital, an entrepreneur must develop the ability to sell their idea and vision to potential investors.
- 3) An entrepreneur to make sure that their team sees the future as the entrepreneur see.
- 4) To find out an efficient location that has a rapidly growing population, good road network and other amenities at a good place.
- 5) In order to overcome negative mindset an entrepreneur should empower himself by reading inspirational articles, successful stories, great books, movies etc.
- 6) In order to overcome lack of support an entrepreneur should find out a virtual group of people in Social Media that support and promote each other.

IX) Conclusion

An entrepreneur is one who plays significant role in the economic development of a country. Basically an entrepreneur can be regarded as a person who has the initiative, skill and motivation to set up a business or an enterprise of his own and who always looks for high achievement. The most important challenges faced by new entrepreneurs include Developing the Vision and Business Idea, Raising Capital for Startup, Assembling a Business Team, Finding the Right Business Location, Finding Good Employees, Finding Good Customers, Dealing with competition, Unforeseen Business Challenges and Expenses, Keeping Up With Industrial Changes and Trends, lack of support, negative mindset, lack of marketing facilities, lack of infrastructural facilities etc. So it is necessary to overcome these challenges in order to conduct an efficient business.

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Family Planning

Asst. Prof. Tehseen Shaikh

A. E. Kalsekar college of Commerce and Management, Nalasupura (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 things 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 things co-ordinary. Planning a child not only include



In cases where couples may not want to have children just yet, family planning programs help a lot. Federal family planning programs reduced childbearing among poor women by as much as 29 percent, according to a University of Michigan study.

Conclusion

It's thus very important to understand the women physical health her agedness for planning a family her wiliness to plan a baby and keeping her health into mind. Giving her good food and help her to be happy during her pregnancy will help to be safe for the child as well. Looking at the the financial condition of the husband, planning at the right time and age, also keeping in mind the number of children to plan for the betterment of the society, family and fulfilling's all dreams of a particular child. Also this will help a happy surrounding at the home. Girl or boy does not matter in our today's world. itz a major drawback that if a first child is girl plan for boy it second is again girl plan again for boy.....this is simply not applicable in 21ST CENTURY. Womenempower era. To control the birth there are also many remedies by DR. to stop the unwanted pregnancy by medicines, and to take precaution for the same. If every individual will understand this there will be full controlled population a happy family and a well-established happy children.

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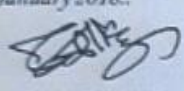


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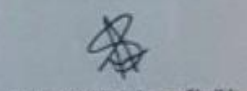
at the International Conference on Commerce, Banking, Economics, Management, Law, Social Sciences and Environmental Concerns held at SEMT's M B Harris College of Arts & A. E. Kalsekar College of Commerce and Management, Nallasopara (W) Dist. Palghar on Saturday 27th January 2018.

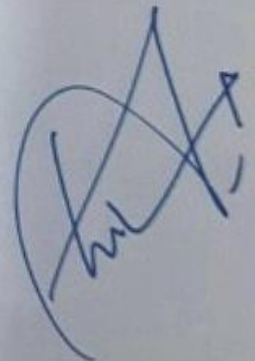

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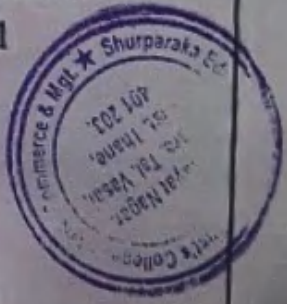

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E Waste Management & Recent Studies

Mr. Shahid Ali Suleman Shaikh

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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

regulations to mandate the 'take back' activity of companies strictly. There is a clear need to have proper information system through standardized mechanisms. Eco-design can have a positive impact in reducing the rate of WEEE generation, facilitating the management of e-waste and recovery of materials, achieving cost reductions.

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7

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 the

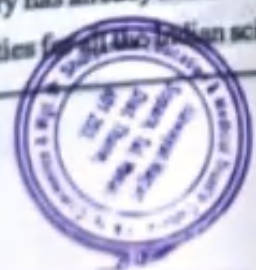
migrate to foreign countries. They generally go to U.S.A, UK, Canada, West Germany, etc for monetary gains and facilities for higher research. US is the biggest gainer from the loss of India due to brain drain.

In 2010, India with an estimated stock of 11.4 million emigrants was the second emigration country in the world, behind Mexico (11.9 million)¹. In absolute terms, India is among the countries which lose most highly-skilled workers to foreign markets. In 2000, India was, for example, the first sending country of physicians with 57,383 or 9.9% of the total number of physicians trained in the country going abroad. India and the Philippines supply most foreign-trained doctors and nurses to the OECD, notably to English-speaking countries. The emigration of health professionals has negative effects on India, especially in rural areas where the density of doctors is lower than in urban areas. Despite increasing internal demand, India still has a very low density of doctors (0.6 per thousand people in 2004) compared with 3 in the US and 2 in Canada. Compared with other large origin countries, India records higher expatriation rate of doctors: 8% while the expatriation rate of, say, Chinese doctors is about 1%. This does not prevent, of course, India from having a large and powerful modern health sector; as in other countries, the migration of health professionals may coexist with a dynamic urban sector and the inequitable social distribution of medical resources at the country level.

Most of the students who go abroad for higher studies do not return to India. After seeing, the affluent life of foreign countries they lose all interest in their own country. Many Indians are teaching at various US Universities and other institutions of higher learning. Some of them are placed on quite lucrative and high posts. There is another attraction of leading a higher standard of living in foreign countries, because the technical experts and intellectuals, are give special facilities there. In foreign countries, there is the advantage that while learning a person can also earn his own living. The stipends in foreign countries are sufficient enough. A frugal Indian Student living there can also save something to send home. There is no doubt that India is having vast natural and man power resources. If both these resources are put to the maximum utilization astounding advancement can be achieved in all fields. These technical and other talented reasons whom we lose every year, can greatly help in the development of our natural resources. The government must take speedy steps to attract back home these talented sons of India who are living abroad. These experts can surely help in making India a great power in the world.

In this connection, even the people should also come forward and cooperate with the Government in solving this problem. The parents of the students should not encourage them to go abroad and settle there even if they are paid high salaries.

The doctors, engineers and scientists owe a duty to their motherland. Our nation is spending huge amounts of money on their training. These people should not betray their own nation by serving foreign nations. Today thousands of young Indian scientists and technicians are devoted to the cause of rebuilding our nation. The country has already achieved the nuclear status as well as become a space power. There are enough opportunities for Indian scientists and engineers settled abroad, if they come back to India.



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Water Pollution

Mrs. Rohita Raut

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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.

food (meat and/or vegetables) affected by polluted water. Consuming meat from animals fed with polluted water of food affected by polluted water (e.g. vegetables irrigated with polluted water or grown in an area with polluted groundwater).

Conclusion

While water pollution solutions may seem like too little, too late when viewed in the light of major oil spills and floating plastic bag islands, they are necessary to prevent these problems from growing worse. Slowing down the rate of pollution can give the environment and scientists time to find long-term solutions to the very real problems of water pollution. Individuals acting to prevent pollution help to protect water for both themselves and everything else that relies upon this precious resource.

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4

Margaret Sanger (The Pioneer of Birth Control Movement)

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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.



Sanger stepped out of the spotlight for a time, choosing to live in Tucson, Arizona. Her retirement did not last long, however. She worked on the birth control issue in other countries in Europe and Asia, and she established the International Planned Parenthood Federation in 1952. Still seeking a "magic pill," Sanger recruited Gregory Pincus, a human reproduction expert, to work on the problem in the early 1950s. She found the necessary financial support for the project from Katharine McCormick, the International Harvester heiress. This research project would yield the first oral contraceptive, Enovid, which was approved by the Food and Drug Administration in 1960.

Conclusion

THE work of Margaret Sanger is very adorable. She was a sex educator, pioneer of birth control movement in America. She had written satirical articles, books, gave bold speeches without thinking about her opposition. Many time she had to go for jail and under trail but she did not stopped her work she carried her battle and form clinic for birth control and led the birth control movement. Her writings opened the eyes of women regarding to their pregnancy and started to think act on them. Because of her work in America women got new vision and direction as well femisist approach.

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3

Women Entrepreneurs in India - Emerging Issues and Challenges

Mrs. Geeta Pal

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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 vocational 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 market and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.



- Development of Women and Children in Rural Areas (DWCRA).
- Small Industry Service Institutes (SISIs)
- State Financial Corporations
- National Small Industries Corporations
- District Industrial Centres (DICs)

Conclusion

Entrepreneurship is presently the most discussed and encouraged concept all over the world to overcome economic challenges. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth.

Women are willing to take up business and contribute to the nation's growth. Their role is being recognized and steps are taken to promote women entrepreneurship. Resurgence of entrepreneurship is the need of the hour. Women entrepreneurs must be molded properly with entrepreneurial traits and skills to meet changing trends and challenging global markets, and also be competent enough to sustain and strive in the local economic arena.

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Knowledge Management

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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.

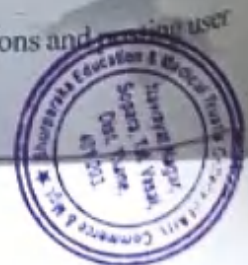
Keywords : Knowledge sharing, New Public Management (NPM), public sector, strategies.

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.



- 3) Establish an organization wide intranet with extensive communicating and collaboration capabilities to share explicit knowledge.
- 4) Build a knowledge portal, virtual knowledge platform that is accessible through the organization's wide intranet to share tacit knowledge without being face to face through means such as email, discussion groups, chat rooms, audio and videoconference.
- 5) Store the knowledge assets in an electronic medium so as to enable efficient and faster access and retrieval.
- 6) Provide customized access to knowledge resources by pull or push technology to facilitate interaction with citizens, customers, suppliers, partners and others.

Conclusions and Further Research

KM as a discipline is still in its infancy, especially in the public sector, evidenced by little discussion in the current literature. Hence there are still many issues, which are not known. However, governments are realizing its importance for running the public sector and starting to practice it. Issues, challenges, and opportunities exist in the process. Public sectors have to face these by taking a proactive attitude and make it happen in order to reap the benefits. To succeed in the attempt, special considerations to lack of awareness, public and private sector difference, and the need for a generic KM framework to be developed must be taken into account. This paper proposes the key issues and initial stages for development of a conceptual KM framework for public sector. A pilot study of KM in the public sector is currently being undertaken, based on which an in-depth research and result will follow. It is considered that this paper will be of interest to the researchers, academics and practitioners of KM, and especially to everyone in public sector.

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

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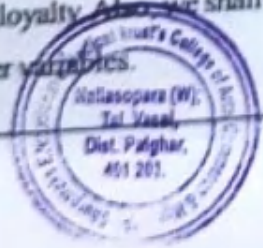
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Abstract

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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2. Indian Nationalist Historiography

Annjum Sayyed

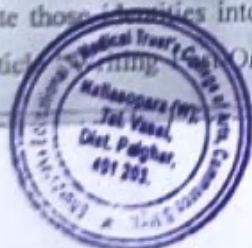
Asst. Professor, Department of History, M. B. Harris College of Arts and A. F. Kalsekar College of Commerce and Management, Nalasopara West

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 Sindhil, 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



a significant role in Indian national movement. In his book, *Poverty and Un-British Rule in India*, he exposed the economic exploitation of India under British rule. He presented the *Drain of Wealth* theory, which refers to the unilateral transfer of wealth from India to Britain, resulting in widespread poverty and severe famines. The use of the word, *un-British*, in the title of the book refers to the exploitative nature of British rule in India, which was not the case in Britain, where it was progressive. Naoroji was an economic critic and his work on economic exploitation gave a boost to the Indian national movement and unmasked the real face of imperial rule. Some historians use the term *economic colonialism* for the first phase of the Indian national movement (1885-1905) on the basis of revelations by Dadabhai Naoroji.

It is very important to note that new nationalist historiography promoted a sense of national pride, consciousness, and real knowledge of Indian history. It gave an answer to imperial historiography or imperial attacks. It focused on economic, political, and cultural aspects of India and proved that India had a great civilization by their work. For example, R.G. Bhandarkar wrote *The Early History of the Deccan and A Peep into Early History of India* and supplemented political information. R.C. Dutt wrote *A History of Civilization of Ancient India* in three volumes and explored the history of national glory of India to the world. K.P. Jayswal's important work *Hindu Polity and History of India* shows the efficient administration of Ancient India. In 1912, R.K. Mukherjee published the important work *The History of Indian Shipping and Maritime Activity from the Earliest Times*. He wrote *Ancient Indian Education, The Fundamental Unity of India*, *Ancient India* and showed the great civilization of Ancient India to the world.

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9

The Role of Information Technology in Commerce

Prof. Mrs. Kanchan Nag

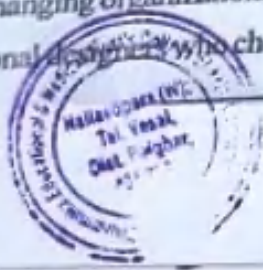
A. E. Kalsekar College of Commerce and Management, Nallasopara (W).

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 departments who choose to take advantage of technological innovations.



Ethics

Some of the disadvantages related to technology link to the ethical standards of the employees, as pointed out by Gaebler Ventures. For instance, employees may choose to surf the Internet for personal reasons while on company time, or they may purposely ignore technology procedures because they have a personal dispute with management. Ethics training thus may reduce some of the disadvantages technology holds for managers.

Conclusion

Information Technology helps businesses, governments, and individuals to increase their efficiency and effectiveness. Rapid improvement in hardware and processing ability forces consumers to purchase new, relevant technology. On a market level, this can rapid turnover creates demand. From a firm's perspective however, this can result in a lower customer retention rate. Regardless, organizations are continuing to demand innovative technological solution, leaving room for new entrants, particularly those with a unique concept. Firms who are able to find a niche market or one with low competition will find this industry attractive. Barriers to entry remain high when entering existing markets though, therefore most potential entrants will find the overall industry unattractive.

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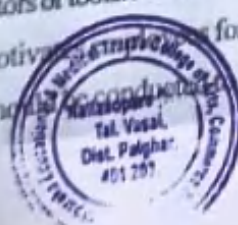
Impact of Motivation on Employees Job Performances: A Case Study of Managers and Non- Managers in Banks and Industries

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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. $\{P=F(MA)\}$. 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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Women Empowerment

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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 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 overlooking 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 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 as a whole 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."



to declare a state of emergency to "rule by decree". To the end she has also been the only prime minister to have been placed in prison for her decisions. Her arrest gained her great sympathy and popularity of many people.

Her life was cut short by her very own bodyguards in retaliation for ordering the army to enter the most famous Golden Temple to remove insurgents inside the temple. Women Who Became Role Models of Empowerment.

Conclusion

Empowering women socially, economically, educationally politically and legally is going to be a Herculean task. It is not going to be easy to change the culture of disregard for women which are so deep-rooted in Indian society. But it does not mean that it is implausible. Only revolutions bring changes in a day, but reforms take their time. This one, in particular, will take its time as well. The idea of women empowerment might sound hard by the yard, but by the inch, it is just a cinch. All we need is a concentrated effort focused in the right direction that would rest only with the liberation of women from all forms of evil.

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