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Financial Parameters Analysis: The Apparel Retail Industry

Nikhil Zaveri, Preethi Menon

The apparel and textile industry caters to one of the most basic requirements of people and holds importance; maintaining the prolonged growth for improved quality of life. The sector has a unique position as a self-reliant industry, from the production of raw materials to the delivery of end products, with considerable value-addition at every stage of processing. Over the years, the sector has proved to be a major contributor to the nations' economy. Its immense potential for generation of employment opportunities in the industrial, agricultural, organized and decentralized sectors & rural and urban areas is noteworthy. The retail industry has unique profitability function as compared to the rest of industries in India. Though many studies have been conducted in analyzing profitability of various industries including retail industry in India, the present study would help to understand financial variables pattern and structure of leading Apparel Retail industries in India. Therefore the present study is undertaken to give an insight into the performance of selected Apparel units from retail Industry. The study of profitability would be helpful to various stakeholders.

Internet Consumption Practices of Young Digital Native as Online Shoppers

Raju M. Rathod, Bhautik A. Patel

The concept of the digital native has gained popularity in recent times. It is imperative to develop and promote a realistic understanding of young people and digital technology with a view to supporting information professionals in playing useful and meaningful roles in supporting current generations of young people. This research builds upon the discourse surrounding digital natives. A literature review into the digital native phenomena was undertaken and found that researchers are beginning to identify the digital native as not one cohesive group. Primary research by means of questionnaire survey of digital technologies used by youngsters was carried out. An attempt has been made to study the internet consumption practices of young digital native as online shoppers.

A web mining model centered on keywords for supplementing page ranking on search engines

Nehal Daulatjada, Nisha Macwan

We present a model for mining the user queries which are entered by the users in the form of keywords or phrases and usage of the search results and relating this information along with the PageRank algorithm to increase the quality of the search results produced by the search engines. The aim of this model is to discover, in a simple way, valuable information to improve the quality and thus the usability of your Search Engine, allowing the website to become more intuitive and adequate for the need of its users. This model presents a methodology of analysis of the keywords entered and the usage of the search results. This analysis provides useful information about links that interests user and the usage patterns associated with these links indicate whether or not the search results produced can satisfy the users' needs.

A study on improvement of rural livelihoods through dairy farming in Srikakulam district of Andhra Pradesh with reference to indebtedness problem

Suryanarayana S. Bure

This paper deals with the improvement of rural lively hoods through dairy farming in Srikakulam district of Andhra Pradesh with reference to indebtedness problem. Dairy sector plays a vital role in strengthening of rural economy. Andhra Pradesh is one of the leading states in milk production and milk products in the country. Due to the government pro-active policies towards dairy farming in the state made this sector crucial in improving of rural living conditions. Livestock sector has greater role in development by providing employment to 18 million people, more importantly 70 percent are women. Reportedly it is a major source of income to 27.6 million people. Among those 65 to 70 percent people are marginal and small farmers. India produced about 121.8 million tonnes Milk in 2010-11. Average milk yield in India, at 800 kg per dairy animal per year have been increasing steadily between 1996 and 2003 at an average annual rate of 3.8 percent and it is 4.66% in the period of 209-10 to 2010-11. Andhra Pradesh accounts for 8.4 percent of the national dairy animal population and produces 8.82 percent of the country's milk in the year 2008-09.

An Analytical study of leverages and profitability of selected Engineering companies

Subhash Joshi

Profitability of a firm ensures its survival and growth. The company's manufacturing machinery and equipment employ huge capital investment. There are different types of engineering products. The units carry very heavy inventory. Production cycle is long and complicated. All such components involve the investment in such assets which commit fixed costs. This will reduce the amount of contribution and profit. Medium and small companies may not be employing substantial borrowed funds which will lead to favourable financial leverage. The composition of variable cost, fixed costs, borrowed capital and amount of sales have direct relation with leverages. This study covers analysis of financial leverage, operating leverage and their effect on the profitability of large, medium and small engineering companies.

Liberation of Managerial Women: An Empirical Study

Shweta Audichya

Women entrepreneurship in India is a visionary goal, the time of which has come. India is collectively moving from a narrowly defined objective of increasing the number of women in entrepreneurship to a broader and long term vision for setting the tone and strong vision and sustained agenda for bringing more entrepreneurs into top positions and lateral segments of Indian business. The findings of the study reveal that Indian woman entrepreneurs are self-motivated and have various traits and qualities which make them competent for their profession.

Export Potential of Indian Poultry Egg Industry

Waheeda Sheikh

Expanding global market and increasing competitiveness of Indian poultry egg industry has raised this sector from backyard sector to poultry industry since last 4 decades. Poultry farming with low cost of production, low investment and high employment potential has been generating additional incomes. Present study analyses the growth in production and export of poultry eggs from India using compound annual growth rate, and percentage analysis. The study also analyses the growth in production of eggs and of export of fresh and processed eggs from India using CAGR and Coefficient of Variation and compares it with that of world export. For the purpose time series data from 1994 to 2012, collected from the Trade Year Book published by Food and Agricultural Organization, and electronic data bank UNCOMTRADE and Government of India related to world import and Indian export of eggs.

Challenges before Power / Electricity Sector in Maharashtra

S. S. Shejal

Electricity and power generation play a vital role in economic development. Electricity is an important input for industry and agriculture, and is of particular importance to a developing rural sector which needs more power for its agricultural operations, for its small scale and agro-based industries. All sector of the economy need electricity for their common needs of water supply, transport, communication and domestic lighting. Given the large scale dependence on lift irrigation for food production, food processing and preservation industries. The increase in the power intensive industries such as aluminum, fertilizer, petrochemicals etc. and the increasing dependence on electric traction for transport, there is hardly any community or sector which is not affected by a power shortage today. The future development of the country therefore, will depend upon the growth of power generation capacity.

A Study of the government aid and initiatives for the entrepreneurial and employment opportunities for women in Borsad Taluka

Joe Marry George

Any strategy aimed at economic development will be lop-sided without involving women who constitute half of the world populations. Evidence has clearly established that entrepreneurial spirit is not a male privilege. Women entrepreneurship has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. My study focuses on the initiatives taken by the government for the entrepreneurial and employment opportunities for women of Taluka Panchayat, Borsad Taluka, of Anand District, Gujarat. My study and analysis finds the satisfaction level of the women towards the services and initiatives adopted for the entrepreneurial and employment opportunities by the government and Taluka Panchayat. The satisfaction of women can be identified in terms of different attributes. The data collected from 100 women of Borsad Taluka indicates their satisfaction towards the initiatives taken by the government for women entrepreneurship and employment opportunities. The factor analysis defines the satisfaction of women about the supports. The study also finds the awareness of women about the existence of different grants and groups for the development of women entrepreneurship and employment opportunities. The study also reveals about the Taluka Panchayat schemes and facilities provided for the development of women entrepreneurship and employment opportunities and also the curiosity of the people to avail such help from Taluka Panchayat.

A Study of Mobile Banking for Competitive Advantage in Service Sector: Bankers' Perspective

Kamini Shah

Mobile banking can be considered as a latest addition into the umbrella of various financial products. It facilitates customers to bank at any time and at anyplace. It is necessary to understand the factors that lead to use of mobile banking is really an important issue of research. The purpose of this research is to examine a banks' perspective on the Mobile banking. A survey of the selected banks in Anand and Vallabh Vidyanagar was conducted to know the bankers' perspective on this new banking product. The findings of the study reveal that banks have accepted it as an integral part of modern banking. The banks can design their marketing strategies of Mobile banking by addressing various concerns of security, costs etc. for more acceptance of this innovative banking product. It may become a differentiating service for banks' profitability.

Does investor education programmes of security and exchange board of India (Sebi) have impact on investors? A study of selected investors

Rakeshkumar B Modasiya, Mehul J Mistry

This paper attempts to find out the effectiveness of investor education programmes conducted by resource person of SEBI for investment planning for young investors. For this purpose, just after the workshop the responses of college students were taken through questionnaire. Responses of 466 respondents were taken as sample using simple random sampling technique. One questionnaire was distributed at each bench required to be filled by any of the students sitting on that bench during the workshop. These responses were taken from 25 workshops conducted by Resource Person of SEBI. The data were analysed using SPSS 17.00 evaluation version. Level of significance was kept as usual i.e. 5%. The study is based on the knowledge and perception of college students. The questionnaire is being filled in Anand and Other than Anand like Bhavnagar, Vadodara, and Ahmedabad area only. This study is totally based on primary data. The study carried on with the help of Paired Sample test and Pearson Chi Square Test which provides the clear cut idea about the impact of SEBI's workshop Programme, awareness about financial planning of young investors and also effectiveness of SEBI's workshop conducted by resource person of SEBI.

A Study on Effect of TV Ads on Buying Behaviour of Rural and Urban Adolescents in Anand District

Ankur Amin, Rina Dave, Nimesh Raval

Advertising is playing important role in our day to life. It has become a popular tool of communication. The choice of advertising medium depends on nature of product, nature of customer, type of competition, etc. Rural consumers are fundamentally different from their urban counterparts socially, psychologically, physiologically and literally, the buying behaviour of rural consumers has become a hot-topic for discussion because rural India, in recent days, is enthusiastically consuming everything from shampoo to motor cycles. In this paper an attempt is made to find effectiveness of advertising on Adolescents of rural and urban market. The study suggests that rural Adolescents like television advertising more than their urban counterparts. TV advertising has enhanced their involvement in product selection and purchase, they prefer to buy TV advertised products and it is helpful in buying the new products, getting the best product and also supports collective decision making. The urban teenagers also want TV advertised products even though they do not require them.

A Study on Carbon Credits: Opportunities and Challenges for Small Scale Industry

Hiral Patel, Yogesh Patel

Global warming is an imminent catastrophe with irreversible consequences. The Kyoto Protocol was adopted in Kyoto, Japan on 11th December 1997 and entered into force on 16th February 2005. 180 countries have ratified the treaty to date. It aims to reduce the greenhouse gas emissions by 5.2% against the 1990 levels over the five year period 2008-2012. Developed countries are categorized under Annex 1 countries and are legally bound by the protocol while the developing nations, categorized as Non Annex 1 countries, which ratify the protocol are not legally bound by it. The small-scale units are suffering from deficiencies like technological obsolescence, lower levels of productivity, non-availability of information, poor management practices and non-availability of credits for modernization. They are generally less efficient in process and utility energy use compared to larger enterprises, as well as to enterprises of equivalent capacity in other countries. Environmental management in these enterprises is also poor. The poor energy and environmental performance is directly related to the lack of technical capacity in these enterprises to identify access, adapt and adopt better technologies and operating practices.

Achieving excellence in business education through quality teaching

Rupal Chavda, Shruti Shah

The challenges of quality in business education mainly be achieved with the help of various dimensions such as providing adequate facilities and infrastructure, making available adequate teachers of requisite quality, effectiveness of teaching-learning processes, attainment levels of students, etc. the present paper studies the quality of business education imparted by M.J. College of Commerce, Bhavnagar on the basis of a sample survey.

A study on the use of smartphones as an innovative educational tool

Swaty R Parab, Rajesh H Parab

Nowadays nearly every student as well as teacher not only has a cell phone but a more advanced technology, i.e. a smartphone. In addition to standard cell phone features of calling and texting, smartphones make it easy to browse the web, play games, check the news, study for a test, and much more all thanks to different applications that can be installed on the phone. Smartphone is a small personal computer which is loaded with apps. There are many educational apps available on smartphones. A user can now take notes and transfer them to a laptop or share them online with a study group. A learner has instant access to numerous websites for questions needing answered. For video assignments, students can record their films using a smartphone and send them to a computer for editing. There are really a lot of ways to learn using a smartphone. Thus, the present study tries to evaluate the effectiveness of using smartphones as an educational tool.

Research Ethics- A Quest

Chandan Medatwal

‘Ethical application produces a good researcher. Not only the directions found good but also it best fitted for the further researches. ‘Practicing’ and ‘sharing’ research in principled way, justifies.’ This paper seeks to bestow ethical tactics under research. Ethical ways, moral conduct are few verbs which dealt to be occurred in the field of surveying. The objective behind learning research ethics is to know whether ‘the research is really researched’. Every research exemplifies results with the survey, experiments, contribution, whistle blowing etc. Then analysis of the verbatim material provides a rich context for interpretation. The ‘Exactness comes through the governed work which further contributes in interesting and pioneering research. This exactness could be possessed if all the factors, variables are studied properly. The statistical application then is more viable on the collected data through the sample. In this paper, I discussed the need of ethical practices in research, its significance, governance, applications in fine research, principle and parameters under various areas of research. Also the sources of ethical research, role of researcher, process of research ethics, misconduct and values attached to the researcher are highlighted. It is concluded that the ethical following in research process gives advantage to all four populace - The researcher himself, the researched, the society and the agency.