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Editor Desk

Dear All

Greetings to one and all.....

We are laying our second step of our journey to attain the committed objectives. I felt immense pleasure and pressure, when I got the feedback from the readers of our first year issues of “**Primax International Journal of Commerce and Management Research**”. The encomiums I received made me enjoy every moment fullest. If there is any one I want to credit for this success, it is team colleagues and scholars who contributed for **Primax**.

I should candidly admit, it is also a pressure to shoulder the responsibilities to maintain expected standards of academia and the readers

The second year of **Primax first issue** is on your hand by incorporating most of your suggestions and corrections to overcome the initial teething problems. The updation being continuous process, every suggestions always solicited.

I am signing off stating “**primax**’ team is guided by integrity and words in line with each other. We assure our actions align with our principles and values and also our performance speak for us more eloquently than words.

I once again thank all our readers’ scholars and entire team who are beside **Primax** to take it for further heights

“In all our actions, errors and mistakes are our only teachers. Who commits mistakes, the path of truth is attainable by him only”

- Swami Vivekananda



Prof. T.Rajeswari., M.Sc.,M.A(Eng.),M.B.A.,M.A(Soc)
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ETHICAL VALUE, SOCIAL RESPONSIBILITY IN UNDERSTANDING THE B2B COUNTERFEITS MARKET: AN EMPIRICAL STUDY

Rajesh C¹

Dr. Bagali MM²

Abstract

The emergence of 'economical spare-parts' available at affordable prices has resulted in abundance of counterfeit products in the markets. As the extent of counterfeiting is increasing in almost every industry, it becomes critical to develop measures that can help to prevent selling and buying of counterfeit products. In exploring resellers selling and consumers' buying behavior of counterfeit products, this study was designed to examine the influence of market orientation and consumer orientations, on that generate the supply and demand for counterfeit brands. This study employed five theoretical frameworks: (a) Market Orientation Scale, (b) the Theory of Planned behavior, (c) Value-Attitude-Behavioral intention system, (d) Bandwagon effect in the theory of consumer demand, and (e) Aberrant consumer behavior.

Specifically, this study investigates industrial resellers and consumers' intentions to purchase counterfeit brands based on their market orientation (Customer orientation, Competitor orientation and inter-functional co-ordinations) and personal consumer orientation (ethical value, social responsibility, legal and price quality schema), Subjective norm towards the reselling and purchase of counterfeit brands. Further this study aims to explore the role of price sensitivity as a moderator in understanding intentions to resell and purchase counterfeit and original B2B spare parts.

This study was conducted in the context of B2B spare parts that consist of Electrical, Garment machinery and Automobile. A one-to-one survey methodology was employed to collect the data from 60 resellers and 30 end users. The data were analyzed using chi square. Out of two hypotheses, all two was found significant. Research and managerial implications, limitations, and suggestions for future research were drawn based on the results.

Key Words: Marketing Research; Market Orientation; Counterfeits; Consumer Orientation

Introduction:

Despite constant efforts to curb the growing problem of selling fake products by government officials and organizations counterfeits has created a serious concern for Brand managers, marketers, policy makers and law enforcement officials. Infact, it's a problem that has grown over 10,000 percent in the past two decades, in part fueled by consumer demand. People who purchase counterfeits risk funding nefarious activities, contributing to unemployment, creating budget deficits and compromising the future of the country in the global economy. Counterfeiters are hardened criminals, exploiting consumers, businesses both large and small, inventors and artists and children laboring in sweatshops in Third World countries.

Counterfeiting is so prevalent in part because it is extremely lucrative. Unscrupulous merchants can generate staggering profits from counterfeiting operations. Hopkins, Kontnik, and Turnage (2003) estimated that "the 'brand premium,' the difference

between the price of the branded good and its generic counterpart, is a rough measure of the profit margin available to the counterfeiters". For many successful products, this brand premium can be extremely large. If counterfeiters utilize shoddy materials and low quality standards when manufacturing fake goods, this profit margin may be even higher. The advent of low-cost technology has also contributed to the increased prevalence of counterfeiting (Hopkins, 2003). Counterfeiters now have access to inexpensive tools like photographic-quality computer scanners and digital printers which allow counterfeiters to easily replicate logos and create convincing-looking packaging. Internet access also makes it easy for counterfeiters to market to potential customers, misappropriate intellectual property, and forge links with other counterfeiters. Sophisticated counterfeiting operations therefore require minimal initial investment or technical prowess. Furthermore, the risks to counterfeiters are generally small. "Legal penalties for counterfeiting are low in most countries," and do not exist at all in others (Hopkins, 2003).

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Counterfeit goods are those which illegally imitate copy or duplicate a good or use a registered trademark without authorization and, therefore, infringe upon the legal right to copy of the right's owner.

Counterfeiting, the production and sale of fake products, which seem identical to the original product, has been spreading across the globe at an alarming rate. Preferred targets of counterfeiters are products which carry a high brand image and require a relatively simple production technology, such as wearing apparel, electronics, media, spare parts (International Anti-Counterfeiting Coalition, 2002). Manufacturers of the original products are well aware of these developments and leave no opportunity untapped to limit damages to their company's brand reputation and profits (e.g., Nash 1989; Kay, 1990; Wee, Tan, & Cheok, 1995; Green & Smith, 2002).

Rapid diffusion of technology for manufacturing goods has improved the ability to produce duplicate products in an easy, quick, and inexpensive fashion (Financial Express, Sep, 15, 2009). According to Hopkins, Kontnik, and Turnage (2003), there are primarily five reasons for the sudden growth of counterfeiting in the market: (a) availability of technology and easy access to internet that provides various ways to produce high-quality counterfeit products by copying logos, designs, and packaging of the original brands; (b) globalization and integration of markets across the world that smoothens the flow and distribution of counterfeit products from one geographic location to another; (c) over-production of the legitimate goods in countries such as China, Vietnam, Egypt, and Columbia, resulting in the creation of counterfeit products that are sold to consumers through improper channels; (d) absence or lack of implementation of legal penalties for counterfeiting in various countries; and (e) increased linking of counterfeiting to organized crime and terrorist activities (e.g., Sheikh Omar Abdul Rahman, the Prime suspect identified by FBI in the first bombing of World Trade Center in 1993, had links among 20 alleged counterfeiters selling t-shirts in the NY/NJ area). Depending on the awareness among consumers, counterfeiting can be classified as two categories: deceptive and non-deceptive counterfeiting.

Deceptive and Non-deceptive counterfeiting

First, counterfeits would not exist if it were not for brands and what they promise (Cordell, Wongtada, & Kieschnick, 1996). Undoubtedly, the literature on brands and why people buy branded products provides insight in what makes counterfeits attractive. Consumers are buying branded products basically for two reasons: physical product attributes and the intangible brand image associated with the product. They communicate meaning about their self-image and enhance their self-concept (Dornoff & Tatham, 1972; Onkvist & Shaw, 1987). While

the fake product might not fully comply with all the physical attributes the original product offers, the image dimension of the original branded product is preserved. The price differential, however, is much to the advantage of the counterfeit product. The bottom line is that buying fake products means getting the prestige of branded products without paying for it (Cordell *et al.*, 1996; Grossman & Shapiro, 1988).

Second, prevailing literature suggests that the intentional purchase of counterfeits is considered consumer misbehavior, "which violates the generally accepted norms of conduct in exchange and is therefore held disrepute by marketers and by most consumers." (Vitell & Muncy, 1992; Fullerton & Punj, 1993). Often, misbehavior is provoked by certain characteristics or situational factors such as price, penalty and situation-specific elements (Dodge *et al.*, 1996). This holds particularly true for counterfeits which sell at much lower prices than the original (Bloch *et al.*,

1993). What may prevent consumers from engaging in this misbehavior is the fear of punishment. However big the temptation to misbehave, the decision to exhibit deviant behavior is strongly intertwined with the consumer's ability to rationalize his/her behavior (Strutton, Vitell, & Pelton, 1994). Consumers frequently ease their conscience by concluding that their behavior is not "really" illegal or immoral, and they tend to come up with pseudo rational excuses, even deflect the blame on someone else (Gellerman, 1986).

Thirdly, past research by Tom, Garibaldi, Zeng, & Pilcher, (1998), has identified anti-big-business sentiments as important to excuse the consumers' misbehavior. Supporting counterfeiters by buying their products is justified, as they calculate more reasonably with lower margins than the original manufacturer. Moreover, they are deemed to simply be more efficient in R&D and distributing their products than the "big guys" (Wee, *et al.*, 1995; Tom, Garibaldi, Zeng, & Pilcher, 1998; Ang, *et al.*, 2001).

Defining the Problem:

As the extent of counterfeit is increasing in almost every industry, it becomes critical to develop measures that can help to prevent manufacturing and selling for counterfeit products. From the supply side of counterfeit products, the most common reason to sell is the high profit margin. But, the profit is not the only reason that explains the supply of counterfeit products, but other aspects like customers perceived benefits pertaining to the visual quality, functional quality, product complexity, competition from rivals and also conflict with the law. From the demand side of counterfeit products, the most common reason to buy counterfeits is the low and affordable price. But, industrial customers with high

quality standards and effective financial budgets also involve in buying counterfeit products, indicating that price is not only the reason that explains demand of counterfeit products. Researchers have identified the non-price related factors for the demand of counterfeit brands that include counterfeit product characteristics in terms of exclusivity, quality and appeal (Wee, Tan, & Cheok, 1995) perceived benefits (Albers-Miller, 1999) psychographics of individuals (Cordell *et al.*, 1996) demographic variables (Solomon & O'Brien, 1991), cost benefits and prosecution risk (Wang, Zhang, Zang, & Ming ouyang, 2005). Despite all the aforementioned works, it appears that a theory-based framework that promotes an understanding of channel members and industrial customer's supply and demand for counterfeit brands is almost untouched. Previous studies on supply side of counterfeits were based either on maintaining a high level of satisfaction and dependence among their supply chain partners (Olsen and Granzin, 1993) or consistent seizures and raids have potential to move out illicit actors out of business (Green and Smith, 2002). Very few publications like the emergence of counterfeit trade (Staaake, 2009), Product Counterfeiting- Consumers and Manufacturers Beware (Bamosy, 1985), Executive insights: Counterfeiting brand counterfeiters (Smith, 2002), Using channels constructs to explain dealers' willingness to help manufacturers combat counterfeiting (Olsen & Granzin K. L. , 1993), Situational determinants of software piracy: An equity theory perspective (Glass, R S., & Wood, W. A., 1996) are dedicated to the supply side of the counterfeit market, though knowledge in this field is of great importance for understanding the way the illicit market operates. One reason for the lack of related work is very likely to be the limited access to illicit market players and thus, the difficulty of obtaining information on clandestine illicit activities. Notably, out of some recent studies in the supply side of counterfeit brands, very few had applied existing theoretical frameworks. One such study was conducted by Khouja and Smith in 2007 who utilized optimal pricing that the explicit incorporation of different consumer segments will cause the producer to charge lower prices and therefore lead to higher legal product diffusion. The industrial customer behaving more rational compared to the individual consumer, and buying process being totally different, a theory based frame work for the supply and demand analysis is necessary.

Therefore, the study aims to address these aforementioned gaps by proposing a comprehensive model that examines 'Consumer orientation' with reference to the purchase of counterfeit and original B2B spare parts. As industrial consumer's drive to buy counterfeit brand increases, it becomes critical to understand how and why industrial consumers are

motivated and have favorable attitude towards the purchase of counterfeit brands

Indian metros have become bases for manufacturing counterfeit products and account for maximum IPR violations. Delhi is the hub of counterfeit products in India as nearly 70 per cent counterfeit products originate there. A FICCI survey of 2012 has estimated the loss of revenue to the Indian exchequer by way of taxes to be roughly around '1,000 crore a year. FMCG, software, automobile, packaged water, and garments sectors are the most affected by IPR violations, though there are laws in India against counterfeiting, their enforcement is tedious. "Lengthy legal proceedings often yield no results, and Indian courts are becoming aware of the need for the Judiciary to develop progressive and novel methods of granting relief to check infringers and counterfeiters. A decree is passed for permanent injunction in favor of the plaintiff and against the defendants restraining the defendants from using or otherwise copying, selling, offering for sale, distributing, issuing to the public, counterfeit/unlicensed versions of the plaintiff's software, in any manner, amounting to infringement of the plaintiff's copyrights in the said computer programs and related manuals.

According to a Special 301 Report by Ambassador Ronald Kirk, Office of the United States Trade Representative, India remains on the Priority Watch List. India continued to make incremental progress in 2010 to address its IPR legislative, administrative, and enforcement issues. Improvements in 2010 included the introduction of a Copyright Amendment Bill, which may assist in addressing some aspects of the widespread piracy of copyrighted materials on the Internet. However, the bill may not fully implement the WIPO Internet Treaties. The United States encourages India to revise and enact these amendments, and thereby bring India's copyright law into line with international standards. India has also developed national IPR policies which help focus the government's efforts to address widespread piracy and counterfeiting, including counterfeit medicines, effectively. Some industries also report improved cooperation with enforcement officials of certain state governments. Nevertheless, India continues to have a weak legal framework, and ineffective overall IPR enforcement persists. The United States encourages India to take action on its draft optical disc law and generally to combat widespread optical disc piracy. The United States also recommends that India improve its IPR regime by providing for stronger patent protection. Particular concerns have been raised regarding provisions of India's Patent Law that prohibit patents on certain forms showing increased efficacy, thereby possibly limiting the patentability of potentially beneficial innovations, such as temperature-stable forms of a drug

or new means of drug delivery. India should also take additional steps to address its patent application backlog and to streamline its patent opposition proceedings. The United States encourages India to provide an effective system for protecting against unfair commercial use, as well as unauthorized disclosure, of undisclosed test and other data generated to obtain marketing approval for pharmaceutical and agricultural chemical products. Finally, the United States recommends that India take steps to improve the efficiency of judicial proceedings, and strengthen its criminal enforcement regime, by encouraging the imposition of deterrent-level sentences for IPR violations and by giving prosecution of IPR offenses greater priority. The United States looks forward to increased engagement with India to address these and other matters in the coming year.

Literature review

1. Schlegelmilch, Bodo and Barbara Stottinger, 1999, Study says the proliferation of counterfeit products developed for many brand-name manufacturers to become a serious problem. Past experiences show that supply-side measures to curb piracy were not very effective. Especially in the case of conscious buying counterfeit brand products, such activities often proved to be inadequate. Since the buying motives differ depending on the product category, the analysis of the motives and attitudes of buyers of counterfeits is an important prerequisite in order to take appropriate measures to reduce demand for plagiarism.
2. Harvey, Patrick and David Walls, 2003, Study says "Black markets" represent an extreme challenge to empirical researchers due to the almost insurmountable obstacle of obtaining high-quality data. The dearth of high-precision data precludes not only empirical analysis—including the quantification of various elasticities—but also the informed policy analysis that results from the integration of empirical results with government, market, and social institutions. The study proposed to conduct a controlled laboratory market in counterfeit goods on several groups of subjects in Hong Kong and Las Vegas. The data generated in the experiments were used to estimate a random-effects model of individual choice behavior.¹³³ The main empirical findings were that subjects in Hong Kong were more likely to purchase the counterfeit good than were subjects in Las Vegas; the price and penalty elasticities were substantially larger (in absolute value) in Las Vegas than in Hong Kong; and that in both locations the price effects of legitimate and counterfeit goods were asymmetrical in the monetary price and expected penalty cost. An equal increase in the price of an authentic good and the expected penalty cost of a counterfeit good increases the probability that a consumer will purchase the authentic good.
3. Chuchinprakarn, Supanat, 2003, This study investigated the effects of key constructs including materialism on the use of counterfeit goods among college students in Thailand. The results suggested that users of counterfeit goods tend to be male, from a less affluent family, less influenced by friends, strongly influenced by celebrities, and high in materialism. Materialism was also found to moderate the effects of gender, family affluence level, membership group influence, and taste for western products on the use of counterfeit goods. Family affluence level was additionally found to positively affect the frequency of counterfeit usage. Materialism again was found to moderate the effect of family affluence level.
4. Goutam Chakraborty, Anthony T. Allred, and Terry Bristol, 1996, Study on counterfeit products account for up to six percent of all world trade. Theoretical and empirical research on counterfeit products is scarce, particularly research from consumers' perspectives. This paper presents an empirical study that focuses on factors that influence USA consumers' perceptions of risk and attitudes about counterfeits. The results indicate that ethnocentrism and country of origin of the original manufacturer jointly influence consumer perceptions of risk and attitudes about counterfeits.¹³¹ Specifically, we found that highly ethnocentric consumers evaluate counterfeits to be of lesser quality when the original is made in the USA rather than in Germany. Conversely, low ethnocentric consumers' quality evaluations of counterfeits do not vary whether the original is made in the USA or Germany.
5. Bloch, Peter, Ronald Bush, and Leland Campbell, 1993, Research examined the consumer's role in the proliferation of product counterfeiting. Described a demand-side orientation to the counterfeiting problem and discusses results from a field experiment examining consumers' willingness to select a counterfeit apparel item knowingly.¹²⁹ Research indicated that a surprisingly large proportion of adult consumers will select a counterfeit garment over the genuine goods when there is a price advantage. Research investigated product perceptions and decision criteria and implications for marketer action.

Research Aim

The present study attempts to provide insights mainly into the demand side of counterfeiting. The aim is to develop an in-depth understanding of factors that shape

attitudes and intentions to procure and finally lead to consumer misbehaviors through purchase of counterfeit brands of industrial spare parts and understand the impact on business revenue and profits.

Specifically, the study will investigate Industrial consumer’s Consumer orientation (Ethical value and social responsibility) attitudes towards the procurement of counterfeit brands.

Research Objectives of the study are:

- I. To investigate the influence of ethical Value and social responsibility on procurement of B2B spare parts by the consumer;

Research Model:

This study tests a conceptual model depicting the relationships among orientations, attitudes, subjective norm and intentions to purchase counterfeit and original B2B spare parts. As shown in Figure 1, the exogenous variable include two orientation groups, Market orientation (customer orientations, competitor orientations and inter-functional co-ordinations) and Consumer orientation (Ethical value, social responsibility, legal and price-quality schema). The endogenous variables in the proposed research model include attitude towards the purchase of counterfeit brands, subjective norm and intentions to purchase counterfeit and original B2B spare parts brands. Price sensitivity is employed as the moderator between the relationship of attitudes and intentions to purchase counterfeit and original brands.

(Fig:1).

Hypotheses Relationships:

Based on the objective and focus of the study, we hypothesize in three different angles, viz: Market orientation, Consumer orientation and Price sensitivity.

Consumer orientation (Ethical value, social responsibility)→ over the consumption of counterfeit B2B spare parts Brands:

H2a. As consumers have stronger ethical value, they will have weaker subjective norm in the purchase of counterfeit brands;

H2b. As consumers have stronger social responsibility, they will have weaker subjective norm in the purchase of counterfeit brands;

Research Design:

Research design include the “overall operational pattern or framework of the project that stipulates what information is to be collected, from which sources, and by what procedures” (Green, Tull, & Albaum, 1988, p.96).²⁷ The research design of this study includes, setting, product selection, sampling and data collection, sample characteristics, instrument development (scenario construction and development of measurement items), content validity, pre-test, and data analyses (data screening, reliability, validity, and testing of the research model).

Setting:

It is to be noted that respondents desire to project a favorable image to the researcher and often indulge in social desirability, resulting in a systematic error or bias in self-report measures of variable (Fukukawa, 2002). As indicated by Fukukawa (2002), social desirability may be especially prevalent in the studies that deal with sensitive issues such as ethical decision making process, using drugs, shoplifting etc. Apparently, since this study involves sensitive information like customer, competitor information, ethical value, social responsibility towards the procurement, resale and purchase of counterfeit brands by resellers and consumers respectively, it is assumed that respondents might be biased while expressing their opinion while responding to the survey. To reduce this bias, the questions for this study will be asked in best possible way.

Through different way of questioning, respondents tend to project their real opinions while assuming that they are providing information of how other people (e.g., their peers, colleagues, friends, relatives or others) would respond to that question. Meandering questioning will be made by asking the respondents to read a scenario developed specifically for this study. Additionally, the term “Counterfeit” will be described in a meandering way in the survey for two reasons:

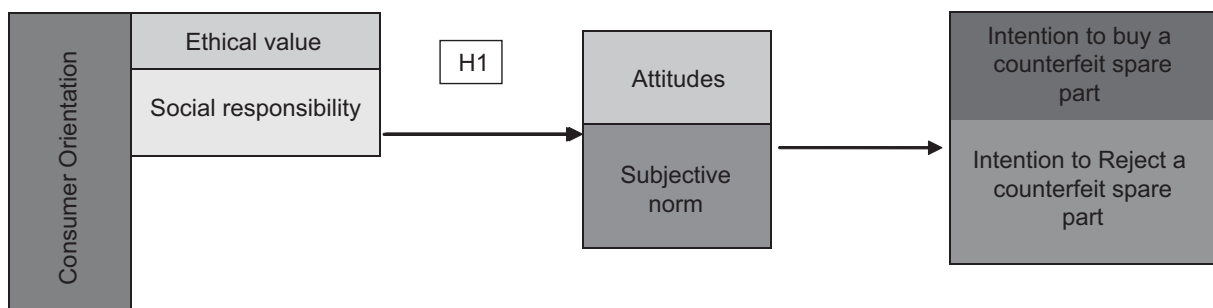


Fig : 1 Research Model

1. The term 'counterfeit' may offend respondents as it is often associated with criticism and hence is a sensitive topic to admit if they resell or use counterfeit brands;
2. Because of the desire to project a favorable image to the researcher, the respondents might often indulge in social desirability resulting in a systematic error or bias in self report measures of the variables (Fukukawa, 2002)

To avoid this risk, the term 'counterfeit B2B spare part brands' will be replaced by 'REPLICA brands' and its definition will be provided to the respondents in the initial stage of the survey and also in the section of questionnaire where respondents would be asked to respond to the questions on replica brands. We define Replica B2B spare parts brands to the high quality look-alike brands with same brand name sold at significantly lower price.

Sampling Population:

For the study purpose, selecting 20 retailers and 10 consumers from each sector randomly among the list of retailers and consumers in Bangalore and Tirupur were included. Among the selected respondents, if any, such respondent incompletes the survey, we planned to take one sample randomly from the list to fulfill the total number of samples to 20 retailers and 10 consumers. The sections in survey questionnaire contained questions related to ownership types, number of branches, procurement origin, experience, age, education, turnover, number of customers, and the like. The sample included for the present study is put forth in the table.

Table : 1

End-users in Electrical and Automobile industry returned incomplete questionnaire are left in-between the survey, as most of them believed that they are giving out some vital information more than the non disclosure policy of the company. The last section of the survey contains questions related to demographics information of the respondents such as age, gender, ethnicity, education, ownerships, ratios of male to female workers, ratio of related work force.

Mode of Data Collection:

Personal discussions, interviews with each respondent personally at their work places were extensively undertaken. The study injected sample-by-sample method for collecting the required information.

Angles of Enquiry:

Many orientations angles were identified and factors such as understanding the B2B retailer's Customer Orientation, Competitor Orientation, Inter-Functional Coordination and B2B consumer's Ethical Value, Social Responsibility, Price-Quality Schema, Legal along with common Price Sensitivity, Attitude & Perceived Control, Subjective Norm, Intentions were put to test. As many as eleven core areas with 40 enquiries to consumers were put on examining at length.

Sources of Data Collection:

In the present study, both primary and secondary data are utilized. Primary data was collected through administering the questionnaire / schedule and also participant observation. Appointments were attended, took part in discussions and visited the workplace with the concerned respondent. Getting information through questionnaire and having discussions at each stage was done at primary level in collection of required information.

Secondary data includes the suppliers invoice, customer invoice, company profile write-ups, staff policy, written policy statement, annual reports, documentations, suggestions done and field notes. All the policy papers related to vision statement, mission set, objectives, guiding principles, code of conduct were referred, reviewed and examined. To add, all the data was meaningfully related to the objectives of study, the hypothesis to be tested and the intended results.

Data Analysis

Data Screening:

Prior to the main analysis, several underlying assumptions for structural equation modeling are checked. These include a variable-to-sample ratio, outliers, normality, linearity, missing values (Hair, Anderson, Tatham, & Black, 1998).²⁹ The variable to

Table 1: Sample inclusion

SI No	Organization type	Target	Bangalore	Tirupur	Total contacted	Final
1	Consumers- Garment machinery spare parts	10	5	5	10	10
2	Consumers- Electrical spare parts	10	5	5	17	10
3	Consumers- Automobile spare parts	10	5	5	14	10

sample ratio is tested to satisfy the criteria suggested by Nunnally (1978).³⁰ Following this outliers are identified in the data set based on the suggestion by Kline (2005).³¹ The cases with z-scores more than three standard deviations beyond mean are identified as univariate outliers (Kline, 2005). To perform this test, the data values are converted to standard scores. Standard scores of values more than 3 is marked as outliers. Caution is taken while making a decision to either retain or delete the identified outliers.

Following the identification of outliers, the data set is tested for fundamental assumptions of normal distribution. For this purpose, univariate normality is assessed based on the values of skewness (asymmetrical shape of a unimodal distribution about its mean) and kurtosis (peakedness or flatness of the distribution). The values are considered as non normal if either (or both) skewness and kurtosis had absolute values greater than 3.0 (Bollen, 1989).³²

Reliability and validity:

In statistics, reliability is the consistency of a set of measurements items used in a questionnaire. The scales are analyzed in terms of their reliability through internal consistency (Cronbach’s alpha) and composite reliability as suggested by Fornell and Larcket (1981).³³ A Cronbachs alpha of 0.70 is used as cut-off value to

demonstrate good internal consistency (Nunnally, 1978).³⁴ The validity of the scale items are checked by both convergent and discriminate validity. Conceptually, convergent validity is assessed by ‘determining whether each indicator’s estimated pattern coefficient in its posited underlying was significant’ (Anderson & Gerbing, 1988, p.416).³⁵ Empirically, the convergent validity of each construct is confirmed by the Average Variance Extracted (AVE) values (1.e., the amount of variance explained by the construct relative to the amount of attributed to measurement error) (Fornell & Larcker, 1981).³⁶ Discriminant validity describes the degree to which a variable does not correlate with other variable in research model. The discriminant validity is performed by comparing the share variance between each pair of construct with the average variance extracted in each one of the pair (Fornell & Larcker, 1981).

Table 2: Hypothesis testing output

H1a	Ethical value TO subjective norm	-0.372	Rejected null hypothesis	proved
H1b	Social responsibility TO subjective norm	-0.415	Rejected null hypothesis	proved

Descriptive analysis of Social Responsibility:

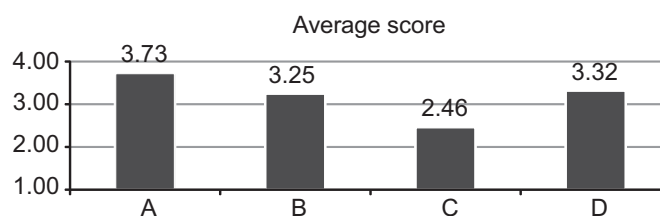
Table 3:

Table 3: Social Responsibility

Enquiry Area	CODE	N	Minimum	Maximum	Mean	Std. Deviation
Even if I had good reason, I would not procure a replica branded product type (reverse)	A	30	2.00	5.00	3.7333	1.01483
I do not procure brands involved in labor dispute	B	28	3.00	4.00	3.2500	.44096
I do not procure brands which use advertising that depicts small scale production units in an a negative way	C	28	2.00	4.00	2.4643	.69293
In the past, I have purchased a brand because its promoted women employees in a positive way	D	28	3.00	5.00	3.3214	.61183

Note: Caution was taken to show only the answered number of samples, hence the chances of less than 30 samples in the above table for population size.

Graph 1: Social Responsibilityz



An analysis of the above table on social responsibility brings out that ‘Even if I had good reason, I would not procure a replica branded product type (reverse)’ achieved the highest mean score of 3.73. This was followed by ‘In the past, I have purchased a brand because it has promoted women employees in a positive way’ and ‘I do not procure brands involved in labor dispute’ which achieved mean scores of 3.32 and 3.25, respectively. ‘I do not procure brands which use advertising that depicts small scale production units in an a negative way’ achieved the least mean score of 2.46.

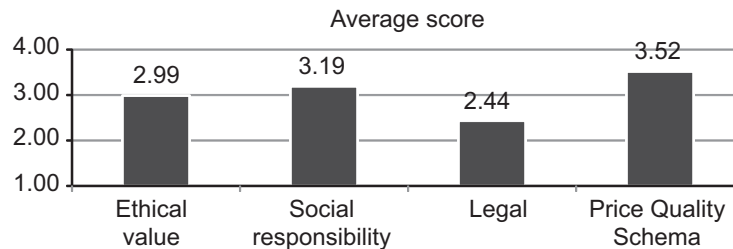
Descriptive analysis of Consumer Orientation:

Table 4: Consumer Orientation

	N	Minimum	Maximum	Mean	Std. Deviation
Ethical value	28	2.67	4.00	2.9881	.47559
Social responsibility	30	2.50	4.50	3.1917	.54410

Note: Caution was taken to show only the answered number of samples, hence the chances of less than 30 samples in the above table for population size.

Graph 2: Consumer Orientation



An analysis of the above table on consumer orientation brings out that Price Quality Schema achieved the highest mean score of 3.52. This was followed by Social responsibility and Ethical value which achieved mean scores of 3.19 and 2.99, respectively. Legal achieved the least mean score of 2.44.

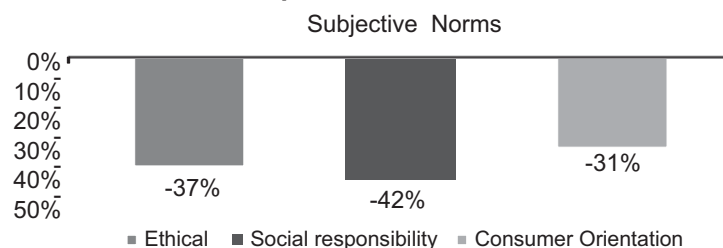
Hypothesis Testing – II

H1. Consumer orientation (Ethical value, social responsibility)→over the consumption of counterfeit B2B spare parts Brands

Table 5: Correlations

		Ethical	Social responsibility
Subjective Norms	Pearson Correlation	-.372*	-.415*
	Sig. (1-tailed)	.026	.014

Graph 3: Correlations



H1a. As consumers have stronger ethical value, they will have weaker subjective norm in the purchase of counterfeit brands;

H1b. As consumers have stronger social responsibility, they will have weaker subjective norm in the purchase of counterfeit brands;

An analysis of the above table brings out that:

- **Subjective norm** has a negative correlation with **ethical** value (statistically significant at 5% level). Considering this, H2a is accepted.
- **Subjective norm** has a positive and significant (at 5% level) correlation with **social responsibility**. Considering this, H2c is rejected.

Discussion and Conclusion:

The first hypothesis H1a deals with effect of ethical value on the attitude towards purchase of counterfeit B2B products was negatively significant. Based on the supporting literature, a negative relationship was proposed between ethical value and subjective norm, indicating that industrial consumers with high level of ethical value will not indulge in purchase of counterfeit B2B product. The Cronbach alpha for ethical value was .764, the $\sigma = 0.48$ and for subjective norm the $\sigma = 0.39$ and Cronbach alpha of .767 and the correlation analysis of ethical value with respect to subjective norm by use of Pearson correlation was -0.372 at 5% significance level, hence showing a high level of correlation among the two elements and hence proving that higher the level of ethical value, weaker will be the intentions to procure counterfeit products. This suggests that highly ethical and socially responsible consumers make their consumption choices for counterfeit brands independent of the social pressure.

Cherrier (2009), Kwong *et al.* (2009), Muncy and Vitell (1992), Shaw *et al.* (2005), and Wan *et al.* (2009) supported these findings and pointed out that consumers with higher ethical value rationalize and do not perform the behavior in question if it does not help the society.³⁷ They further provided clarifications that consumers' ethical value and the extent of their social responsibility influences their perception and behavior toward social concerns.

The second hypothesis H1b deals with effect of social responsibility on the attitude towards purchase of counterfeit B2B products was negatively significant. Based on the supporting literature, a negative relationship was proposed between social responsibility and subjective norm, indicating that industrial consumers with high level of social responsibility will not indulge in purchase of counterfeit B2b products. The Cronbach alpha for social responsibility was .775 and $\sigma = 0.54$ and

for subjective norm the $\sigma = 0.39$ and Cronbach alpha of .767 and the correlation analysis of social responsibility with respect to subjective norm by use of Pearson correlation was -0.415 at 5% significance level, hence showing a high level of correlation among the two elements and hence proving that higher the level of social responsibility, weaker will be the intentions to procure counterfeit products. This suggests that highly ethical and socially responsible consumers make their consumption choices for counterfeit brands independent of the social pressure.

In suggesting implications for the negative relationship of ethical value and social responsibility with subjective norm, it should be kept in mind that consumers with high ethical value and social responsibility are not affected by homogenous set of social norms to purchase counterfeit brands and that, they are rather closely influenced by their idiosyncratic personal dispositions while making decisions to purchase counterfeit brands. The message displayed in the advertisements may motivate consumers based on their own desire for achievement instead of being influenced by their groups. Based on this strategy, 'SIAM Fighting Fake' an initiative by Society of Indian Automobile Manufacturers (SIAM) to make consumers aware what buying counterfeit brands is not safe. The initiative further acts as a vehicle to spread for educating consumers about the repercussions of buying the counterfeit brands, which include supporting illegal factories that often use low technology, no quality control and have no code of conduct. It is anticipated that consumers with high ethical value and social responsibility would be motivated by such initiative and will not be under pressure of others to purchase counterfeit brands. In sum, in fighting against counterfeit brands, brand managers must aim to educate the industrial consumers about their moral obligations towards consumptions besides the social concerns of the industry.

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GREEN MARKETING PRACTICES OF RETAILERS IN SIVAKASI

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G. Kaleeswari²

Abstract

Green marketing has gained momentum in the context of global warming and climate change this in turn has forced the retailers to incorporate the principle of green marketing. As researchers are limited and human wants are unlimited, resources have to be unlisted economically and in an environment friendly way. Green retailing is a tool for protecting the environment for the future generation. It has a positive impact on environmental safety. All the stakeholders are responsible to save the environment. Among all of them, retailer is one the important stakeholders and they are having close and continuous relation with the buyers. So retailers try to modify their marketing techniques from traditional into green one. Retailer is a correct link between close manufacturer/wholesaler and the consumer. It a retailer follow green practices properly in business activities, then his practices given positive reflection to others stakeholders like manufacture and consumers. Retailers are following green practices for the reason of mainly "To save nature". "Environment Safe" is the most powerful reason for the purchase of green products by the consumers. The researcher suggests that all retailers should purchase green brand product which will widen the market and so the price will become affordable. All retailers in all line of business must be made aware of green marketing which is the need of the hour For many retailers, engaging in green purchasing behavior is their way of making environment friendly and contributing to the environment positively.

Introduction

The world is currently facing the environmental sustainability problems and environmental issues influencing and changing the patterns of human life and activities on this planet. Green marketing is, thus, considered an extremely important aspect in safeguarding the planet as live able for the future generations and it is concerned with all the activities of an organization that may have influence on the environment, both short- and the long-term. Sustainability is no longer limited to few manufacturing industries. Retail sector is also realizing the importance of following eco-friendly practices. Global warming and reduction of green cover due to adverse manufacturing processes is fast becoming an important issue for all nations. Taking care of the natural environment is on the mind of everyone.

The green marketing practices offers opportunity to engage people and promote green life styles. From the other side there is also an opportunity to innovate in providing business solutions and achieve profit targets and at the same time build the buyers trust of the company. Buyers are increasingly becoming aware of eco-friendly goods and practices and they are ready to spend more on 'green' and organic products. Further the green objectives of a business change their competitors also to modify their product and services and their approaches to marketing are also changing. Some retailers see this as an opportunity to expand their offerings. Retailers realize that building an eco-friendly brand would differentiate their offerings from those of competitors in the crowded market.

Initially 'going green' was about offering eco-friendly and organic products in stores. But now the focus is on building green practices in store operations and also along the supply chain. Retailers are dealing in different line of products like Medical Shop, Stationary Shop, Mobile Shop, Textile Shop, Hotel /Restaurants, Paper Shop, Vegetable Shop, Grocery Shop, Fruit Shop, Grocery Stores/Super Markets, and Home Appliance Shops etc., as most of the retailers are aware of and try to adopt green retailing practices, the researcher had selected three types of retailers namely Textile Shop, Grocery Stores/Super Markets, and Home Appliances-Electronic and Electrical goods shop.

Review of Literature

Joseph et al (2012) in their article "Green Marketing Practices – An Indian Perspective" has found that there is a scope for in-depth studies on green marketing to be conducted in developing countries like India, not only on understanding consumers perception but to study the detailed profile of such consumers who have a more positive attitude towards green marketing and green products.

Selvakumar et al (2011) in their article "Green Marketing Need of the Hour", has indicated that Green Marketing is not all about manufacturing green products and services but encompassing all those marketing activities that are needed to develop and sustain consumers eco-friendly attitudes and behaviors in a way that helps in creating minimal detrimental impact on the environment.

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Sourabh Bhattacharya (2011) in his article “Consumer Attitude towards Green Marketing in India”, states that the green marketers in India should carry out heavy promotional campaigns, because majority of the Indian consumers are price-sensitive and are not sure about the quality of green products.

Artee Aggrawal et al (2010) in their marketing conference paper “Green Marketing in India – Way Ahead to Sustainability”, outlined that Eco-responsible (Green) organizations have a tough task to optimize their product offering mix in such a way so that they can not only attract buyers towards them but also can have their products price competitive.

Need of the Study

Green marketing is gaining momentum of all over the world. In spite of the ever increase in population and industrial pollution in India, it is consistently taking effort to protect the environment and the people of the country. Encouraging green marketing practices is of prime importance today. As there is a wide scope for the application of green marketing strategies and green marketing practices are not yet popularized in India, the researcher has made an attempt to analyze the application of green marketing practices by retailers.

Objectives of the Study

- To analyze green marketing practices of retailers
- To suggest the measures to enhance the practice of green marketing on the basis of findings

Methodology

Sample Size

For the study, the researcher has collected primary data from 65 retailers in sivakasi. Proportionate Random sampling method has been adopted and the sample size of the respondents are shown in the following table 1.1

Table 1.1 : Sample Size

Retailers	Total	Selected sample size (50%)
Textile shop	62	31
Grocery stores / Super Markets	27	14
Home Appliances - Electronic and Electrical goods shop	40	20
Total	129	65

(Source: Primary Data)

From table 1.1 it is noted that in Sivakasi nearly 129 Textiles shop, Home Appliances - Electronic and Electrical goods shop and Grocery stores / Super Market retail shops are available. Out of 129 50% of each type of retail shops are selected at random 31 Textile retail shops, 20 Home Appliances - Electronic and Electrical goods shop retail shops, and 14 Grocery stores and Super Market retail shops. Taken together 65 retail shops constitute the sample size for the present study.

Statistical Tools

- Likert five point scale
- Factor analysis

Attitude of Retailers

The retailer's attitude towards green marketing practice plays an important role for the effective functioning of the retail shops. In order to test the perception of retailers on green retailing, 46 statements are developed adopting likert five point scale and the attitudes of retailers are factor a analyzed on the following six main aspects:

- Awareness about Green Marketing
- Adoption of Green Marketing
- Promotion of Green Marketing
- Creating Consumer Awareness
- Quality of Green Product
- Sustainability of Green Marketing Practices

The perception of retailers on the six aspects was measured through five-point scale. Total scores obtained by retailers for each aspect were computed by adding the scores of all the statements. Similarly the scores obtained by all the retailers were computed.

The attitude of retailers towards the six aspects has been analyzed through Likert's five-point scale as stated as below:

Strongly Agree - 5 Points

Agree - 4 Points

No opinion - 3 Points

Disagree - 2 Points

Strongly Disagree - 1 Point

The details of scores obtained for all the six aspects are presented below:

Awareness about Green Marketing

The total scores obtained by the retailers regarding the Awareness about Green Marketing are presented in the following table 1.2

Table 1.2 : Awareness about Green Marketing

S.NO	AWARENESS	No. of Retailers					TOTAL SCORE
		SA	A	NO	DA	SDA	
1	Know about green marketing	26	34	1	3	1	276
2	Familiar about green product, green brand and green label	22	33	2	5	3	261
3	There is a growing awareness about green marketing among retailers	22	35	1	4	3	264
4	Familiar about the bio-degradable wastes and non-biodegradable wastes	18	43	1	2	1	270
5	Bio-degradable wastes are properly sent to recyclable industries	18	42	1	2	2	267
6	Non bio-degradable wastes are minimized	15	44	1	3	2	262
7	Fuel saving is environmental friendly	11	38	8	6	2	245
8	Special labeling is used for Green products in Super Markets, Electrical Goods & Home Appliances and Textiles.	16	44	3	1	1	268
	TOTAL						2113

Source: Primary Data

It is observed from the above table 1.2 that, in the attitudes of retailers regarding their awareness about green marketing, the total scores obtained by all the retailers amounted to 2113. Among the total scores, the scores for the statement on “**Know about green marketing**” tops the list with the score of **276** points followed by “Familiar about the bio-degradable wastes and non-biodegradable wastes with the score 270 points. The next two closely related factors are “Special labeling is used for Green products in Super Markets, Electrical Goods & Home Appliances and Textiles” having 268 points, and “Bio-degradable wastes are properly sent to recyclable industries” having 267 points. The next three closely related factors are “growing awareness about green marketing among retailers” with the score of 264 points, “Non bio-degradable wastes are minimized” with the score of 262 points, and “Familiar about green product, green brand and green label” with the score of 261. The least influencing factor is “Fuel saving is environmental friendly” with the score of 245 points.

Adoption of Green Marketing

The total scores obtained by the retailers regarding the Adoption of Green Marketing are presented in the following table 1.3

Table 1.3: Adoption of Green Marketing

S.NO	ADOPTION OF GREEN MARKETING	No. of Retailers					TOTAL SCORE
		SA	A	NO	DA	SDA	
1	Always follow the post purchase packaging method in the shop	5	55	1	2	2	254
2	Using low-electronic application in retail shop	25	32	3	3	2	270
3	Using CFL bulbs in the retail shop	19	40	2	1	3	266
4	Paper/ card board packages are used by the retail shop	20	41	2	1	1	273
5	Solid waste reduction system followed	4	32	21	6	2	225
6	Greenhouse gas emissions are minimized in the shop	15	46	2	1	1	268

7	The principles of sustainable business of reduce, reuse and recycle are continuously followed	26	30	7	1	1	274
8	Proper training given to employees about the eco-friendly business method	3	37	17	5	3	227
	TOTAL						2057

Source: Primary Data

It is lucid from the above table 1.3 that, in the attitudes of retailers regarding adaptation of green marketing in their shop, the total scores obtained by all the retailers amounted to 2057. In the total scores, the scores for the statement on “**Principles of sustainable business of reduce, reuse and recycle are continuously followed**” tops the list with **274** points, followed by “Paper/ card board packages are used by the retail shop”, with the score of 273 points, “Using low-electronic application in retail shop” having 270 points. The next three closely related factors are “Greenhouse gas emissions are minimized in the shop” having 268 points, “Using CFL bulbs in the retail shop” having 266 points, and “Always follow the post purchase packaging method in the shop” having 254 points. The next two closely related factors are “Proper training given to employees about the eco-friendly business method” having 227 points, and “Solid waste reduction system followed” with the score of 225 points.

Promotion of Green Marketing

The total scores obtained by the retailers regarding the promotion of Green Marketing are presented in the following table 1.4

Table 1.4: Promotion of Green Marketing

S.NO	PROMOTION OF GREEN MARKETING	No. of Retailers					TOTAL SCORE
		SA	A	NO	DA	SDA	
1	Government and NGOs always giving suggestion to follow	31	30	1	2	1	283
2	Additional promotional measures are taken to promote green products.	19	35	3	7	1	259
3	Green products are fast moving consumer goods.	25	35	2	1	2	275
4	Following green technology in the promotion mix	14	47	1	1	2	265
5	Sale of Green products enhance the goodwill of the retail shop.	19	34	3	4	5	253
6	There is a special group of customers who mainly ask for Green products.	16	45	1	2	1	268
7	Green products have ready market.	28	29	2	4	2	272
8	Green products have high profit margin.	13	42	5	2	3	255
	TOTAL						2130

Source: Primary Data

It is inferred from the above table 1.4 that, in the attitudes of retailers regarding promotion of green marketing, the total scores obtained by all the retailers amounted to 2130. In the total scores, the scores for the statement on “**Government and NGOs always giving suggestion to follow**” tops the list with **283** points followed by “Green products are fast moving consumer goods”, with 275 points, and “Green products have ready market” having 272 points. The next two closely related factors are “There is a special group of customers who mainly ask for Green products” having 268 points, and “Following green technology in the promotion mix” having 265 points. The next three closely related factors are “Additional promotional measures are taken to promote green products” having 259 points, “Green products have high profit margin” with the score of 255 points, and “Sale of Green products enhance the goodwill of the retail shop” with the score of 253 points.

Creating Consumer Awareness

The total scores obtained by the retailers regarding the creation of consumer awareness on Green Marketing are presented in the following table 1.5

Table 1.5 : Creating Consumer Awareness

S.NO	CREATING CONSUMER AWARENESS	No. of Retailers					TOTAL SCORE
		SA	A	NO	DA	SDA	
1	Consumers know about green products.	24	32	2	5	2	266
2	Consumers enquire and ask for green products.	13	44	5	2	1	261
3	Creating awareness and providing information about green products to customers	17	38	4	4	2	259
4	Regularly provided orientation on green practices to customers	7	27	15	12	4	216
5	Customers are compelled to bring green bags for the shopping	15	38	10	1	1	260
6	Charging additional cost for plastic bags to discourage its usage.	22	38	2	1	2	272
7	Providing plastic carry bags to consumers	5	5	5	33	17	143
8	Encourage customers to bring their own cloth bags	26	30	5	2	2	271
TOTAL							1948

Source: Primary Data

It is revealed from the above table 1.5 that, in the attitudes of retailers regarding creation of consumer awareness towards Green Marketing, the total scores obtained by all the retailers amounted to 1948. In the total scores, the scores for the statement on **“Charging additional cost for plastic bags to discourage its usage”** tops the list with **272** points, followed by “Encourage customers to bring their own cloth bags”, with the score of 271 points. The next two closely related factors are “Consumers know about green products” with the score of 266 points, “Enquire and ask for green products” having 261 points, “Customers are compelled to bring green bags for shopping”, which secure 260 points, “Creating awareness and providing information about green products to customers” having 259 points, “Regularly provided orientation on green practices to customers” having 215 points, and “Providing plastic carry bags to consumers” has secured 143 points.

Quality of Green Product

The total scores obtained by the retailers regarding the quality of Green product are presented in the following

Table 1.6

The above table 1.6 indicates that, in the attitudes of retailers regarding quality of green products, the total scores obtained by all the retailers amounted to 1571. In the total scores, the scores for the statement on **“Regular and continuous supplies of green products are ensured by suppliers”** tops the list with **268** points, followed by “Green products are costly” having 265 points, “High Potential for green product in future” and also “Cloth bags/ jute bags are used in packing by the retail shop” having 262 points. The next closely related factors are “Green products are recyclable, reusable and biodegradable”, and “Consumers are willing to pay higher price for green products”, with 257 points.

Sustainability of Green Marketing Practices

The total scores obtained by the retailers regarding the sustainability of green marketing practices are presented in the following

Table 1.7

Table 1.6 : Quality of Green Product

S.NO	QUALITY OF GREEN PRODUCT	No. of Retailers					TOTAL SCORE
		SA	A	NO	DA	SDA	
1	High Potential for green product in future	27	17	18	2	1	262
2	Green products are costly.	21	31	11	1	1	265
3	Green products are recyclable, reusable and biodegradable,	6	54	2	2	1	257
4	Consumers are willing to pay higher price for green product s.	18	37	2	5	3	257
5	Cloth bags/ jute bags are used in packing by the retail shop	14	43	5	2	1	262
6	Regular and continuous supplies of green products are ensured by suppliers.	18	42	2	1	2	268
TOTAL							1571

Source: Primary Data

Table 1.7:Sustainability of Green Marketing Practices

S.NO	SUSTAINABILITY OF GREEN MARKETING PRACTICES	No. of Retailers					TOTAL SCORE
		SA	A	NO	DA	SDA	
1	Green practices in business is a routine procedure	16	36	9	3	1	258
2	Willing to invest more amount for green practices	12	23	22	5	3	231
3	Giving special shelf arrangement for green products.	16	14	7	18	10	203
4	The process of selling green products is based on environmental benefits	18	42	2	2	1	269
5	Green marketing ensures sustained long - term growth along with profitability.	28	33	1	1	2	279
6	Manufacturers and marketers take effort to launch eco-friendly products	4	58	1	1	1	258
7	Purchase the goods only from green companies and green suppliers	17	42	3	1	2	266
8	Green marketing achieves competitive advantage over other retail shop.	33	26	3	1	2	282
TOTAL							2046

Source: Primary Data

It is revealed from the above table 1.7 that, in the attitudes of retailers regarding the sustainability of green marketing practices, the total scores obtained by all the retailers amounted to 2046. In the total scores, the scores for the statement on “**Green marketing achieves competitive advantage over other retail shop**” tops the list with **282** points followed by “Green marketing ensures sustained long-term growth along with profitability”, with 279 points, “The process of selling green products is based on environmental benefits” having 269 points. The next closely related factors are “Purchase the goods only from green companies and green suppliers” having 266 points, “Green practices in business is a routine procedure” and also “Manufacturers and marketers take effort to launch eco-friendly products”, which has secured 258 points. The next closely related factors are “Willing to invest more amount for green practices” having 231 points, “Giving special shelf arrangement for green products” having 203 points.

Findings

The major findings of the study are presented below:

- Awareness about green marketing is analyzed with the help of 8 factors in which “Know about green marketing” is the most influencing factor which tops the list with 276 points.
- Adoption of green marketing is analyzed with the help of 8 factors in which “The principles of sustainable business of reduce, reuse and recyclable are continuously followed” is the most influencing factor which tops the list with 274 points.
- Promotion of green marketing is analyzed with the help of 8 factors in which “Government and NGOs are always giving suggestion to follow” is most influencing factor which tops the list with 283 points.
- Creating consumer awareness is analyzed with the help of 8 factors in which “Charging additional cost for plastic bags to discourage its usage” is most the influencing factor which tops the list with 272 points.
- Quality of green product is analyzed with the help of 6 factors in which “Regular and continuous supplies of green products are ensured by suppliers” is the most influencing factor which tops the list with 268 points.
- Sustainability of green marketing practices is analyzed with the help of 8 factors in which “Green marketing achieves competitive advantage over other retail shop” is the most influencing factor which tops the list with 282 points.

Suggestions

- All retailers in all line of business must be made aware of green marketing which is the need of the hour.

- The researcher suggests that all retailers should purchase green brand product which will widen the market and so the price will become affordable.
- There exists a great untapped market for health care products which can be targeted by health care products manufacturers as most of the population is found to be concerned about their own health.
- The study advises the use of a wide range of media in combination, to communicate eco friendly approach; as relying only on single media like TV may not be fruitful.
- To lure the rational consumers, eco friendly alternatives should be linked with the rewards, for ensuring positive purchase behavior such as use of CFLs will result in lower electricity bills and use of microwave oven can save on fuel.
- Corporate should lead by example and should deliver what it promises.

Conclusion

Sustainable development meets the needs of the present without compromising the ability of future generations to meet their own needs. In this modern world awareness must be created among the general public about eco-friendliness. The retailers are the important chain in the delivery system. Therefore this study analyzes the green marketing practices of retailers in the study area. This study enlightens that the retailers are knowledgeable in green marketing and they are ready to take active part in the process of green marketing practices. Through the study it is established that, retailers are having positive attitude towards the environment protection and behaving in eco friendly manner. Results indicated that many retailers did show an interest in environmental issues, they are often skeptical about the implications of environmental problems in general and are therefore reluctant to change their behavior. For many retailers, engaging in pro-environmental purchasing behavior is their way of making environment friendly statements and contributing to the environment positively.

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QUALITY OF WORK LIFE AMONG MALE AND FEMALE EMPLOYEES OF PRIVATE SECTOR BANKS IN CHENNAI

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Dr. R. Ganapathi²

Abstract

QWL consists of opportunities for active involvement in group working arrangements or problem solving that are of mutual benefit to employees or employers, based on labour management cooperation. The study revealed significant differences in overall QWL and the determinants of QWL i.e. healthy working environment, fair compensation, career growth and job security. Therefore, the private sector banks should try to eliminate these differences to improve the overall QWL among the entire employee regardless of gender differences. At the same time developing a trustworthy and healthy relationship between the management and employees will facilitate the banks to ensure equity in QWL among the male and female employees. The transforming the workplace proactively using a combination of well designed QWL initiatives for both the male and female employees will yield competitive advantage as it will increase employee job satisfaction.

Key Words: Correlation - Private Sector Banks - Quality of Work Life.

Introduction

Human resources play a very important role in success of an organization and thus, management of human resource assumes importance. Many aspects affect the management of human resources. One such aspect is Quality of Work Life (QWL). It is a philosophy, a set of principles, which holds that people are the most important resource in the organization as they are trustworthy, responsible and capable of making valuable contribution and they should be treated with dignity and respect. The elements that are relevant to an individual's quality of work life include the task, the physical work environment, social environment within the organization, administrative system and relationship between life on and off the job.

QWL consists of opportunities for active involvement in group working arrangements or problem solving that are of mutual benefit to employees or employers, based on labour management cooperation. People also conceive of QWL as a set of methods, such as autonomous work groups, job enrichment, and high involvement aimed at boosting the satisfaction and productivity of workers. It requires employee commitment to the organization and an environment in which this commitment can flourish. Thus, QWL is a comprehensive construct that includes an individual's job related wellbeing and the extent to which work experiences are rewarding, fulfilling and devoid of stress and other negative personal consequences.

The financial sector reforms and privatization of banks have brought higher employment opportunities, increase in income level, and changes in consumption pattern and consequently there emerges a competitive environment in the country. Specifically, the expansion

of private commercial banks has provided a quality of work life to both the male and female employees who are working there and giving services to the customers. It is inspiring to mention here that women are increasingly emerging each year taking on the challenge to work in a male-dominated, competitive and complex banking environment. They are contributing to banking business and export growth, supplies, employment generation, productivity and skill development. With this background, the present study is attempted to examine the quality of work life among male and female employees of private sector banks in Chennai.

Methodology

Among the different cities in Tamil Nadu, the Chennai city has been purposively selected for the present study. The 300 employees of private sector banks have been selected for the present study by adopting random sampling technique and the data and information pertain to the year 2013-2014. In order to understand the socio-economic features of bank employees, the frequency and percentage analysis are carried out. In order to study the employees' importance and satisfaction of dimensions of QWL, the mean and standard deviation have worked out. The correlation analysis is employed to examine the relationship between quality of work life and its dimensions. In order to examine the difference in satisfaction of quality of work life dimensions among male and female, the t-test has been applied.

RESULTS AND DISCUSSION

SOCIO-ECONOMIC PROFILE OF THE EMPLOYEES

The socio-economic profile of the employees of private sector banks was analyzed and the results are presented in Table 1.

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TABLE 1
Socio-Economic Profile of the Employees

Socio-Economic Profile	Frequency	Percentage
Gender		
Male	185	61.67
Female	115	38.33
Age Group		
21 - 30 years	105	35.00
31 - 40 years	135	45.00
41 - 50 years	45	15.00
Above 50 years	15	5.00
Educational Qualification		
Under Graduation	104	34.67
Post Graduation	184	61.33
Doctorate	12	4.00
Marital Status		
Married	190	63.33
Unmarried	110	36.67
Job Position		
Junior Level	150	50.00
Mid Level	140	46.67
Top Level	10	3.33

Source: Primary Data

The results show that about 61.67 per cent of employees are males and the rest of 38.33 per cent of them are females. The results indicate that about 45.00 per cent of employees belong to the age group of 31-40 years followed by 21-30 years (35.00 per cent), 41-50 years (15.00 per cent) and above 50 years (5.00 per cent).

The results reveal that about 61.33 per cent of employees are post graduates followed by graduates (34.67 per cent) and doctorates (4.00 per cent). It is clear that about 63.33 per cent of employees are married and the rest of 36.67 per cent of them are unmarried. It is observed that about 50.00 per cent of employees are working at junior level followed mid level (46.67 per cent) and top level (3.33 per cent).

Dimensions Of Quality Of Work Life

The dimensions of quality of work life for the employees of private sector banks were analyzed and the results are presented in Table 2.

Table 2.

TABLE 2
Dimensions Of Quality Of Work Life

Particulars	Mean	Standard Deviation
Employee relation	3.68	0.17
Healthy working environment	3.86	0.16
Fair compensation	4.28	0.18
Career growth	3.74	0.12
Flexible work schedule	3.54	0.15
Job security	3.46	0.19

(Source: Calculated from Primary Data)

The results show that fair compensation, healthy working environment, career growth, employee relation, flexible work schedule and job security are the dimensions of quality of work life in the order of importance as perceived by the bank employees.

Relationship between Quality Of Work Life And Its Dimensions

The relationship between quality of work life and its dimensions was analyzed by applying correlation analysis and the results are presented in Table 3.

TABLE 3
Relationship Between Quality Of Work Life And Its Dimensions

Dimensions of Quality of Work Life	Correlation Co-efficient
Employee relation	0.58**
Healthy working environment	0.78**
Fair compensation	0.79**
Career growth	0.77**
Flexible work schedule	0.74**
Job security	0.73**

Note: ** Significance at one per cent level

The results show that employee relation is positively and moderately correlated with quality of work life at one per cent level of significance. Besides, the healthy working environment, fair compensation, career growth, flexible work schedule and job security are strongly associated with work life balance of employees of private sector banks at one per cent level of significance.

Gender and Satisfaction of Quality Of Work Life Dimensions

The mean values of satisfaction of quality of work life dimensions between male and female and the difference in satisfaction of quality of work life dimensions among male and female is studied by employing t-test and the results are presented in Table 4.

TABLE 4
Contrast Of Satisfaction Of Dimensions Of Quality Of Work Life

Dimensions of Quality of Work Life	Male	Female	t - Value
Employee relation	3.54	3.48	1.273
Healthy working environment	3.82	3.76	3.428**
Fair compensation	4.24	4.18	3.476. **
Career growth	3.72	3.68	3.510**
Flexible work schedule	3.50	3.46	1.826
Job security	3.42	3.38	3.918**
Overall Quality of Work Life	3.84	3.76	4.104**

Note: ** Significance at one per cent level

The results indicate that for all the dimensions mean satisfaction of male employee is greater than their counter part i.e. female employees. The results also show that there is a significant difference in mean satisfaction of quality of work life dimensions among male and female except employee relation and flexible work schedule. Simultaneously, this diverse position for the male employee may be the practical reason of higher discrepancy. Further, it is observed that the overall quality of work life of male employees is significantly varying from the female employees.

Conclusion

This study provides valuable implications for the private sector banks that have growing interest in maintaining gender equity for attracting and retaining quality human resources. The study revealed significant differences in overall QWL and the determinants of QWL i.e. healthy working environment, fair compensation, career growth and job security. Therefore, the private sector banks should try to eliminate these differences to improve the overall QWL among all the employee regardless of gender differences. At the same time developing a trustworthy and healthy relationship between the management and employees will facilitate the banks to ensure equity in QWL among the male and female employees. The transforming the workplace proactively using a combination of well designed QWL initiatives for both the male and female employees will yield competitive advantage as it will increase employee job satisfaction. This in turn will motivate the employees to perform in superior way, leading the organizations and their stakeholders to a better future by yielding the expected outcome.

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CONSUMER DISPUTES REDRESSAL AGENCIES: A CRITICAL REVIEW

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Consumer protection is a group of laws and organizations designed to ensure the rights of consumers as well as fair trade competition and the free flow of truthful information in the marketplace. The laws are designed to prevent businesses that engage in fraud or specified unfair practices from gaining an advantage over competitors; they may also provide additional protection for the weak and those unable to take care of themselves. Consumer protection laws are a form of government regulation, which aim to protect the rights of consumers.

Governments consider consumer protection to be an important issue requiring legal regulation. There are a number of laws that set minimum standards for the suppliers of goods and services. It is important to note however that, despite laws regulating the actions of the providers, the consumer should always remember the maxim of "buyer beware".

Consumer protection may be viewed from three angles. The first is physical protection of the consumer, the measures to protect consumer against products that are unsafe and endanger health. The second is protection of consumers 'economics interest' the measure to protect them against deceptive and unfair trade practices. The third one is to provide adequate rights and measures of redress. Therefore, the government in all countries has to be responsive to consumerism. In India, particularly with our commitment to the socialist society, this responsive has to be in the interest of vulnerable sections of the society. This, point out a different kind of response than what has taken place in the west. The government of India is not silent or inactive to protect the consumer' interest as analysed above. Besides the protection granted under Indian constitution, there are various acts, which are designed to protect the consumers from various abuses prevailing in the market place. Some of them are Agricultural products Act, 1937, Drugs and Cosmetics Act, 1940, Indian Standard Institution Act, 1952, Prevention of Food Adulteration

Act, 1954, MRTP Act 1969 (Amended in 1984). But they had fail to address the Problem of consumer exploitation directly. In order to overcome various limitations in the above legislations and address the problem of consumer protection Act, 1986, a comprehensive piece of legislation

protecting the consumer interests. The Act has been amended in 1993, and 2003 so as to make it more effective.

The consumer Protection Act, 1986 extends to the whole of India except Jammu and Kashmir and applies to all the goods and services. It recognizes the role of consumer organization. The Act provides for setting up of consumer protection councils at state and central levels to promote and to protect consumer rights to provided by the Act. The act also provides for establishment of consumer disputes redressal agencies have been recently promoted from the status of quqsi-judicial bodies to the status of civil courts so as to make more powerful in connection with enforcement of orders.

There are some initial delays in establishment of consumer redressal agencies in certain district in Karnataka, as many other states. However, very soon steps were taken to extend the redressal agencies from divisional levels to district levels. The main motto behind this extension is to see that the consumer is provided with justice without delay. But, in reality, there has been a considerable delay in disposal of cases by these agencies. Therefore, the very purpose of the constitution of these agencies seems to have been defeated. It is the opinion of most of the aggrieved consumers that the time taken and the procedure applied in disposing the cases in these agencies is almost same as that of civil courts. Further, when compared to the number of cases of exploitation suffered by the consumers, the number of complaints lodged in these agencies is considerably small.

The Act has been in operation for the last 28 years and redressal agencies have been operating since then. Therefore, it becomes imperative at this stage to analyse and asses the working of these agencies. Such an analysis will help in identifying both the external and internal factors contributing for their low performance associated with comparatively small number of cases and delay in disposal of cases. The paper is an attempt in that direction. The analysis is based on both primary and secondary data has been collected from the officials of District Forums and aggrieved consumers by interview methods. Secondary data has been collected from Reports, Magazines, Publications and articles in news papers. The paper intends to present the legal framework

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of these agencies, the analysis of working of these agencies and major findings of the study. The paper suggests, in the light of the findings, the measures for better performance of Consumer Disputes Redressal Agencies.

Upper Framework of Consumer Disputes Redressal Agencies:

The consumer protection Act lays down the provision for the establishment of the following consumers Disputes Redressal Agencies:

- a. District Consumer Redressal Forum to be known as District Forum establishment by the state government in each district.(However if the state government deems fit, additional forums may be established.)
- b. State Consumer Disputes Redressal Commission to be known as State Commission established by state government.
- c. National Consumer Disputes Redressal Commission established by state government.

District forum consists of a person who has been or qualified to be district judge, who shall be its president and two persons of whom one shall be a lady social worker. It has jurisdiction to entertain complaints where value of goods or services and compensation, if any, does not exceed Ra 20, 00,000. The state commission consists of a person who has been or qualified to be high court judge, who shall be its president and other members, one of whom shall be women. It shall entertain complaints where the value of goods or services and compensation, if any, exceeds Rs 20,00,000 but does not exceed Rs 1 crore and any appeals against the orders of district forums within the state. The National commission consists of a person who has been or qualified to be the Supreme Court judge, who shall be its president and four other persons, one of whom shall be a woman. It shall entertain complaints where the value of goods or services and compensation, if any, exceed Rs 1 crore and any appeals against the orders of any state commission.

Complaints Resolutions

Complaints, in respective agencies may be either filed by the consumers or by the registered voluntary consumer organizations or the government, within two years from the date of cause of action. Complaints may be on loss due to unfair trade practices, defects and deficiencies in goods and services and excess price charged by the suppliers. The consumers' courts should resolve the complaints within three months in case where laboratory tests are needed before the resolution of the complaints. The appeals to the higher consumers'

courts should be made within thirty days of the judgment in the lower courts. The complaints are not required to pay court fee and stamp duties and need not engage advocates. The complaints may be given in whitepaper with relevant evidences. This is how the ACT has provided for simple procedure for speedy disposal of consumer cases. The consumers' courts are empowered to give relief in the form of removal of defects, replacement of goods, return of charges met by complaints and payment of compensation. An order of a consumer court is enforceable in the same manner as if it were decree or order of a civil court.

Analysis of The Working Of Redressal Agencies In Karnataka

In Karnataka at present 30 district consumer disputes redressal forums are operating in different districts. Bangalore urban district itself has 4 additional districts forums. The working of the districts forums and the state commission has been analyzed with the help of data presented in the following tables. The table's shows the number of cases filed since inception, number of cases disposed since inception, number of cases still pending and details of cases pending as on 31st march 2011.

Table 1

Table 1 reveals that Bangalore urban forums ranks first both in terms of number of cases filed and number of cases disposed. Bangalore rural forums stands last in the list. However, the additional forums of Bangalore urban and forums of districts like Haveri, Bagalkot, Udupi, Chamarajanagar, Davanagere etc. are of comparatively recent origin. While districts forums of Belgaum, Dakshinakannada, Dharwad, Mysore, Shimoga and Chitradurga have shown moderate performance, district forums of Bidar, Uttarakannada, Bellary and Bangalore rural have projected low performance. Among the recently established district forums, Bagalkot has projected very low performance in disposal of cases. On the other hand Chamarajanagar, Udupi and Davanagere have shown satisfactory performance in disposal of cases. With the percentage of cases pending to the total number of cases filed is high in Belgaum, Dakishinakannada, Shimoga, Bangalore Urban 2 and 3 forums. It is considerable low in Bangalore Urban, Chitradurga and Tumkurforms. Among recently established forums it is very high in Bagalkot and Koppalwhere as it is considerably low in Udapi, Karwar and Chamarajanagar.

It has been learnt that appeals account for about 85% of cases filed in the state Commission and the complaints filed account for the rest. In the state commission less than 5% of the cases filed are still pending.

It is alarming to note that only about 1,10,000 cases have been filed in the district forums during the period of 22 years after passing of the Consumer Protection Act, 1986, as against crores of cases of consumer exploitation. Even in case of state commission, the case is same.

Table 1

TABLE 1: Filling, Disposal & Pending Of Cases In The District Forum & State Commission As On 31-07-2011

Name Of State Commission: Karnataka

No. Of District Forum: 30

Sl. no	Name of agencies	No. of cases filled since inception	No. of cases disposed since inception	No. of cases pending
A	STATE COMMISSION	39918	35753	4165
B	DISTRICT FORUMS			
01	BANGALORE URBAN	25033	24559	474
02	BANGALORE RURAL & BANGALORE URBAN 1 ST ADDITION	5677855	5637782	473
03	BANGALORE URBAN 2 ND ADDITION	8616	8240	376
04	BANGALORE URBAN 3 RD ADDITION	4718	4544	169
05	BANGALORE URBAN 4 TH ADDITION	4766	4638	128
06	BELLARY	2721	2699	22
07	BELGAUM	8609	8202	407
08	BIDAR	2343	2323	20
09	BIJAPUR	2923	2888	35
10	CHICKMAGALUR	4264	4153	111
11	CHITRADURGA	3153	3100	53
12	DAKSHINA KANNADA	10084	9853	231
13	DHARWAD	8111	8037	74
14	GULBARGA	3068	3011	57
15	HASSAN	4098	4037	61
16	KOLAR	2726	2528	198
17	KODAGU	3180	3061	119
18	MANDYA	2458	2383	75
19	MYSORE	7787	7529	258
20	RAICHUR	2056	2028	28
21	SHIMOGA	3659	3545	114
22	TUMKUR	3759	3700	59
23	KARWAR(UTTAR KANNADA)	2940	2886	54
24	UDUPI	1453	1394	59
25	DAVANAGERE	1603	1560	43
26	HAVERI	5509	4865	644

27	CHAMARAJANAGAR	1090	1066	24
28	GADAG	2747	2631	116
29	KOPPALA	541	514	27
30	BAGALKOTE	1198	1155	43
31	Total	1130	1074	56
	Total –District Forum	143635	139479	4156

Source: Karnataka State Consumer Disputes Redressal Commission

Report :kscdrc.kar.nic.in

Table 2 REPORT RELATING TO THE MONTH ENDING 01/2011

Details	District forums (All)	State Commission
Total number of Cases filed since inception	143635	39918
Total number of Cases disposed since inception	139479 (96% of total filed)	35753 (98% of total filed)

KARNATAKA STATE CONSUMER DISPUTES REDRESSAL COMMISSION AND DISTRICT FORUM								
REPORT RELATING TO THE MONTH ENDING 01/2011								
DISPOSAL OF CASES								
SL. No.	NAME OF THE DISTRICT FORUM	NUMBER FILED SINCE INCEPTION	NUMBER DISPOSED SINCE INCEPTION	PENDING	NUMBER PENDING AT THE END OF THE MONTH			
					PENDING OVER 90 DAYS UPTO 6 MONTHS	PENDING OVER 6 MONTHS UPTO 1 YEAR	PENDING OVER 1 YEAR UPTO 2 YEARS	PENDING OVER 2 YEARS

Source: Karnataka State Consumer Disputes Redressal Commission

Report :kscdrc.kar.nic.in

Table 2 indicates that more than 90% of the cases filed since inception in district forums and state commission have already been disposed. But this is not the criterion to judge performance of these agencies. These agencies are expected to dispose the cases within 90 days when laboratory tests are not required and within 150 days when such tests are necessary so as to provide simple and speedy justice to aggrieved consumers. Therefore cases pending over 6 months it reflects considerable delay in the disposal process. The above table projects alarming figures in terms of delayed disposal of cases by forums and the commission. More than 55% of the cases disposed in district forums and more than 65% of the cases disposed in state commission are the cases disposed causing considerable delay. Further, table also reveals that among cases still pending, there are a good number of cases pending over 1 year. Therefore it is evident that basic purpose of providing speedy remedy to the aggrieved consumers is not being properly served by these agencies.

Major Findings Of The Study

It is evident from the study that even after 28 years of existence, the consumer redressal agencies in Karnataka has not been able to serve satisfactorily, the purpose of their establishment. This may be witnessed in comparatively small number of cases filed in these agencies and delay in disposal of cases. The study reveals that receipt of comparatively small number of cases is attributable to external factors like consumers' ignorance about rights and measures of redress, acceptance of certain level deception, callousness, fear of litigation, lack of consumer education, lack of confidence in consumer court etc. whereas the delay in disposal of cases is mainly attributable to internal factors like lack of infrastructure in consumers courts, procedural problems, legislative faults, problems in enforcement of orders etc. in what follows is a summary of important findings of the study:

1. Consumer Movement confined to the Urban Areas only:

Consumer Movement has not percolated into rural areas. There are number of complaints from urban than rural areas. Economics and educational development of an area has close relationship with receipt of complaints by the respective agency. The rural mass is still ignorant about consumer rights and measures of redress provided by the legislation. The consumer voluntary organization has concentrated their activities only in urban areas. These factors have adversely affected working of redressal agencies and in the real sense the purpose of their establishment has not been achieved yet.

2. Intervention of Advocates:

The Act intends to provide speedy, simple and inexpensive remedy without rigid legal procedure. Intervention of advocates may prove as an obstacle *in this direction*. But the Act does not specifically prohibit the appointments of lawyers. Taking this as a chance, the litigants appoint advocates. This, not only leads to unnecessary delay, but also deprives the poor consumers of justice and protection against large public and private undertakings.

3. Legislative faults and lack of infrastructure facility:

The legislative handicaps and lack of infrastructure facility have affected adversely the working of these organizations. Legislative faults encourage litigants to seek adjournments of complaints for months together. For example, though the Act limits period of enquiry to 90 days as discussed earlier, the Protection Rules, 1987, of our state stipulates that "forums shall dispose of cases within 90 days as far

as possible." Although these forums have been raised to the status of civil courts, they have not been yet provided with sufficient police personnel. Consequently, these agencies have not been in a position to make the presence of defendant compulsory by issuing warrants. Therefore, they only pass ex-parte decisions. Further, even now they have to send their orders to civil court for execution. This is because, they have not been provided with sufficient staff for enforcement of their orders. All these factors cause delay in justice being restored to the consumer and in the process, consumer may lose confidence.

4. Vacancies of President and Members:

After the establishment of consumer redressal forums, the state government seem to forget them. Vacancies of the president and the members are not filled up well in time. Huge delay is witnessed in the appointments of members when vacancies fall due. Such an attitude of state government results in complaints getting piled up. Any action resulting in delay in disposal of cases is against the legal principle and it would be nothing but "justice delayed is justice denied".

5. Appeals:

Big business houses and large services undertaking both in public and private sectors have better facilities to prefer an appeal against the decision of lower redressal agency. This once again, delays the final disposal of complaints and keeps the poor consumers away from justice because they are not financially equipped to face such situations.

Suggestions and Conclusions

In the light of the study, the following suggestions have been made for the improvement in the working of consumer Disputes Redressal Agencies

1. Educating the consumers:

Our study has shown that lack of education and awareness among the consumers has affected adversely the working of these agencies. Since the consumers are not aware of their rights, various laws relating to consumer protection and measures of redress, they are unable to protect their rights, invoking the provisions of the Act. Therefore there must be sufficient arrangement for consumer education. Initiative should not only come from government but also from voluntary organizations.

2. Consumer organization to diversify into rural areas:

Our study has indicated that the consumers from rural areas hardly bring complaints/ cases to the

redressal agencies. It is because the consumer movement has not percolated into rural areas. But the rural mass, being ignorant and illiterate, is exploited much than urban consumers. Therefore voluntary consumer organization should diversify their activities into rural and help consumers move consumer courts for redressal of their grievances. They should also cut short time taken to file the complaints in consumer courts by avoiding unnecessary delay in their enquires. They should keep themselves free from political influences and should be fair to all, thereby enhancing the confidence of consumers.

3. Proper infrastructure to be provided to the redressal agencies:

It has been observed that lack of enforcement machinery and police personnel not only delays the restoration of justice to the aggrieved consumers, but also demoralizing effects on the resisting attitude of the consumers. Therefore, these agencies should be provided with necessary police personnel and enforcement machinery for making the presence of defendant compulsory and for facilitating speedy enforcement of orders. Further, they should also be provided with sufficient staff for proper disposal of complaints.

4. Vacancies to be filled up immediately:

It has been observed that there has been huge delay in filling up of vacancies of president and the members of the redressal agencies, leading to piling up of complaints. Therefore, it is necessary that government should fill up the vacancies immediately and always maintain the required number of members and office bearers in the redressal forums.

5. Amendments to the Act:

A lot of amendment has been affected to the consumer protection Act IN 1993 AND 2003 to make it more effective. But our study has demonstrated that still a number of amendments are necessary to plug the loopholes in the Act and consequent rules, so as to make agencies serve the intended purposes effectively and satisfactorily. The provisions should be introduced to restrict the intervention of lawyers. They should be followed only on the approval of the complainants. Amendments are also necessary to bring governments, municipalities and corporations under the ambit of the consumer protection Act, 1986 and to remove the notion that tax payers are not consumers.

If the above suggestions are properly implemented, it is believed that consumer's disputes redressal agencies would be in a position to serve the purpose of their establishment more effectively and efficiently. When the government pays attention to the implementation of the provisions of the Act when voluntary consumer's organization put forth sincere efforts for creation of consumer awareness; when the president and the members of redressal agencies understand the spirit behind the consumer protection Act and when the consumers shed away their apathy and develop resistance against injustice, the consumer disputes redressal agencies are bound to perform better and the interest of the consumers would be served better.

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OPTIMAL DESIGN FOR ONE-WAY ASSIGNMENT OF TRAINEES

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Abstract

An organisation which plans to recruit two types of candidates who have completed their respective training programmes is considered here. This paper studies the optimal design trainee-recruits system with 'one-way' assignment in which one type of trainees fulfil their own demand for one job and simultaneously act as substitutes for other type of trainees for another job if needed. We model the problem as a two-stage integer program where the first stage variables determine which type of trainees to select and how many to recruit and the second stage variables determine how the trainees are to be assigned to two types of job, to satisfy the realized requirement. A Numerical example is discussed

Keywords: Two Types of Trainees, One-Way Assignment, Optimal Design, Two-Stage inter program

Introduction

Humans are considered as the most crucial, volatile and potentially unpredictable resource which an organisation utilizes. Manpower planning seeks to make the links between strategy, structure and people more explicit. In order to keep costs down, a streamlined and efficient human resource program is recommended. One of the actions to be included in that program is employee training as knowledge continues to expand at a geometric rate. Realizing the importance of training some organizations arrange for training programmes for their employees. Some other organizations plan to recruit only those candidates who have already completed the required training.

In this paper an organization which plans to recruit two types of candidates who have already undergone the required training is considered. There are two types of jobs to be performed by those trainees. One type of trainees can do only the first job while the other type trainees are trained to do both jobs. In this paper it is assumed that when the first job is understaffed and the second one is overstaffed, the second type trainees can be assigned to the first job. Parallel problems are found in service industries. Car rental agencies upgrade customers to more expensive cars, hotels allocate various grades of rooms among customers if a particular type of room is not available and airlines upgrade customers from economy to business class seats. Now the problem of determining the optimal number of trainees of each type to be selected for recruitment and optimal number of second type trainees to be assigned to first job is discussed. A numerical example is also given to make the model clear.

The Model

Consider an organisation which plans to recruit two types of candidates, who have completed their respective

training programmes. Only those who have undergone such training are eligible for posting in that organization. At the same time there is no guarantee that all the trainees would get posting. Here afterwards those candidates will be referred to as 'trainees'.

Type 1 trainees have taken training to do only one type of job i.e. type A job. But type 2 trainees are trained to do both type A as well as type B job. But in general type 2 trainees are assigned to type B job only. Now the following basic assumption is made. Suppose type B is overstaffed and type A job is understaffed (i.e.) after recruiting for the vacancies of type B job, some type 2 trainees may be there still without posting, though they are selected. At the same time some more type-1 trainees may be required for type A job. If sufficient numbers of type 1 trainees are not available, those unfilled type A vacancies can be filled with type 2 trainees who are there without posting as they can do both types of jobs.

First a set of trainees of both types are considered for recruitment and called for interview. After the interview, if needed, the management may call for a second list of trainees of both types. Sometimes from that first set of trainees, a few may be rejected. In both the cases, a final set of trainees of both types is prepared and they will be given posting depending upon the number of vacancies.

The problem to be discussed here is to determine the optimum number of trainees of both types who will be in the final list so that the total cost involved is minimum. Subsequently the optimum number of type 2 trainees to be assigned to type A job can also be determined.

Notations

C_{1i} – Cost of getting one additional trainee of type i ($i=1,2$) in the second list.

C_{2i} – Cost incurred when one trainee of type i is rejected

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C_{3i} – Stipend for one selected trainee of type i till posting
 C_{4i} – Cost of one shortage of a trainee of type i
 K_1 – Cost of calling a second list for additional trainees of type i
 K_3 – Cost of assigning one type 2 trainee to type A job
 v_1 – Number of vacancies for type A job
 v_2 – Number of vacancies for type B job
 x_1 - Number of type i trainees considered for recruitment and called for interview at the beginning of the review period
 y_i – Number of type i trainees in the final list for posting
 $f(y_1, y_2)$ – Total stipend amount
 $g(y_1, y_2)$ – Total shortage cost
 $N_1(y_1, y_2)$ – Number of type 1 trainees in the waiting list
 $N_2(y_1, y_2)$ – Number of type 2 trainees in the waiting list
 $N_3(y_1, y_2)$ – Number of type 2 trainees assigned to type A job
 $C(y_1, y_2)$ = total cost function to be minimized

Model Formulation

Now the various cost factors can be discussed. It is clear that if $y_1 > x_1$, a second list has been called for. Then the corresponding cost is $K_1 + c_{11}(y_1 - x_1)$. If $y_1 < x_1$, some trainees are rejected. In that case the cost is $c_{21}(x_1 - y_1)$.

Now $f(y_1, y_2)$ can be determined. After filling up the vacancies, some trainees may be there without getting posting. It is assumed here that they are kept in waiting list and till they get posting, they are paid some stipend amount. If that practice is not there, that amount can be taken as zero.

For type A job if $y_1 > v_1$, after filling up the vacancies, $y_1 - v_1$ type 1 trainees will be without posting. If $y_1 < v_1$, there will be shortage. Hence there is nobody in the waiting list. Thus

$$N_1(y_1, y_2) = \text{Max}(y_1 - v_1, 0)$$

For type B job, let $y_2 > v_2, y_1 > v_1$. Since type A job does not require any trainees of type 2, there is no assignment to type A job. So $y_2 - v_2$ trainees will be in the waiting list.

Let $y_2 > v_2, y_1 < v_1$. Since type A job requires $v_1 - y_1$ trainees more, from $y_2 - v_2$ trainees, maximum number of required trainees are assigned to type A job. Then the remaining trainees will be in the waiting list. If $y_2 < v_2$ type B job has shortage. So there is nobody in the waiting list. Thus

$$N_2(y_1, y_2) = \text{max}(y_2 - v_2 - \text{max}(v_1 - y_1, 0), 0)$$

Therefore

$$f(y_1, y_2) = c_{31}N_1(y_1, y_2) + c_{32}N_2(y_1, y_2)$$

Next let $g(y_1, y_2)$ be determined suppose $v_1 < y_1$. Then there will not be any shortage of trainees for type A job. When $v_1 > y_1$ the shortage arises. At that time if $y_2 > v_2$, some or all of surplus trainees of type 2 can be assigned

to type A job. Then the shortage for job A job will be $((v_1 - y_1) - (y_2 - v_2))$ i.e. $(v_1 + v_2) - (y_1 + y_2)$.

If $v_1 + v_2 > y_1 + y_2$, there will be still shortage. If $y_2 < v_2$, type 2 trainees cannot be assigned. Then $v_1 - y_1$ is the shortage of type A job. All these points can be mathematically represented as follows.

Shortage of type A job

$$S_A = \text{Max}(v_1 - y_1 - \text{max}(y_2 - v_2, 0), 0)$$

Similarly shortage for type B job

$$S_B = \text{Max}(v_2 - y_2, 0)$$

Thus

$$g(y_1, y_2) = c_{41} [\text{max}(v_1 - y_1 - \text{max}(y_2 - v_2, 0), 0)] + c_{42} [\text{max}(v_2 - y_2, 0)]$$

$$= c_{41} S_A + c_{42} S_B$$

Lastly We can determine $N_3(y_1, y_2)$

Let $v_1 > y_1$. If $y_2 > v_2$, some trainees of type 2 can be assigned to type A job. If $y_2 < v_2$, there is no surplus of type 2 trainees. In that case nobody is assigned. Thus

$$N_3 = \text{max}\{\text{min}(y_2 - v_2, v_1 - y_1), 0\}$$

Now we can see that the total cost function $C(y_1, y_2)$ is given by different functional forms, depending upon the values of $y_1, y_2, x_1, x_2, v_1, v_2$ as follows.

$$\text{If } y_1 \geq x_1, y_2 \geq x_2$$

$$C_1(y_1, y_2) = K_1 + c_{11}(y_1 - x_1) + K_2 + c_{12}(y_2 - x_2) + g(y_1, y_2) + f(y_1, y_2) + K_3 N_3(y_1, y_2)$$

$$\text{If } y_1 \geq x_1, y_2 \leq x_2$$

$$C_2(y_1, y_2) = K_1 + c_{11}(y_1 - x_1) + c_{22}(x_2 - y_2) + g(y_1, y_2) + f(y_1, y_2) + K_3 N_3(y_1, y_2)$$

$$\text{If } y_1 \leq x_1, y_2 \geq x_2$$

$$C_3(y_1, y_2) = c_{21}(x_1 - y_1) + K_2 + c_{12}(y_2 - x_2) + g(y_1, y_2) + f(y_1, y_2) + K_3 N_3(y_1, y_2)$$

$$\text{If } y_1 \leq x_1, y_2 \leq x_2$$

$$C_4(y_1, y_2) = c_{21}(x_1 - y_1) + c_{22}(x_2 - y_2) + g(y_1, y_2) + f(y_1, y_2) + K_3 N_3(y_1, y_2)$$

Now the problem is to find (y_1, y_2) such that the total cost $C(y_1, y_2)$ is minimum. Obviously

$\text{Min}(y_1, y_2) = \text{Min}(\text{min } C_1, \text{min } C_2, \text{min } C_3, \text{min } C_4)$. Thus the problem is decomposed into 4 sub-problems and the minimum cost C of the system is the smallest among the cost for those four sub problems. The corresponding values of (y_1, y_2) can be taken as the optimum solution with minimum cost C^* .

It is noticed that the last three terms of the four cost functions are the same and does not depend on x_1 or x_2 . So let us plan the methodology as two stages.

In the first stage let us consider four cost functions without the last three terms as follows.

$$C'_1(y_1, y_2) = K_1 + c_{11}(y_1 - x_1) + K_2 + c_{12}(y_2 - x_2)$$

$$C'_2(y_1, y_2) = K_1 + c_{11}(y_1 - x_2) + c_{22}(x_2 - y_2)$$

$$C'_3(y_1, y_2) = c_{21}(x_1 - y_1) + K_2 + c_{12}(y_2 - x_2)$$

$$C'_4(y_1, y_2) = c_{21}(x_1 - y_1) + c_{22}(x_2 - y_2)$$

Here, if it is y_i-x_i , it gives the number of trainees required in the second list and if it is x_i-y_i , it is the number of trainees called for interview but rejected .

Let $y_1-x_1 = X_1, y_2-x_2=X_2, x_1-y_1=X_3, x_2-y_2=X_4$

First let the cost functions be minimized using operations research technique. In that case, some constraints have to be introduced such as budget allocation, minimum number of trainees etc.

For example the first sub problem can be taken as

Min $K_1+c_{11}X_1+K_2+c_{12}X_2$

Subject to

$K_1+c_{11}X_1+K_2+c_{12}X_2 \leq C'_1$

$X_1+X_2 \geq n_1, X_2 \geq n_2$ (or $X_1 \geq n_3$), $X_1, X_2 \geq 0$ & integers

Here C'_1 is the budget amount for that decision .Similarly the other three problems can also be formulated .Any other suitable constraints can also be considered.

A Numerical Example

Consider $K_1=K_2=15$

$c_{11}=5, c_{12}=7$

$c_{21}=8, c_{22}=10$

Then the first sub-problem is

(i) Min $15+5X_1+15+7X_2$

Subject to $15+5X_1+15+7X_2 \leq 120$

$X_1+X_2 \geq 16$

$X_1 \leq 12$

$X_1, X_2 \geq 0$ & integers

Since we have only two variables as such first two constraints will be enough to find (X_1, X_2) . In that case ,since X_1 has smaller coefficient , X_1 will be given all 16 units and $(16,0)$ will be taken as solution.

But to have non-zero values for both variables (i.e. both types of trainees to be considered) we introduce the third constraint .Now the solution is $(12, 4, 0, 0)$ $Z^* = 118$

Let the other sub problems be

(ii) Min $15+5X_1+10X_4$

Such that $15+5X_1+10X_4 \leq 120$

$X_1+X_4 \geq 16$

$X_1 \leq 12$

$X_1, X_3 \geq 0$ & integers

Solution is $(12, 0, 0, 4)$

$Z^* = 115$

iii) Min $8X_3+15+7X_2$

Such that $8X_3+15+7X_2 \leq 140$

$X_2+X_3 \geq 16$

$X_2 \leq 12$

$X_2, X_3 \geq 0$ & integers

Solution is $(0, 12, 4, 0)$

$Z^*=131$

iv) $8X_3+10X_4$

Such that $8X_3+10X_4 \leq 100$

$X_3+X_4 \geq 16$

$X_3 \leq 12$

$X_3, X_4 \geq 0$ & integers

Solution is $(0, 0, 12, 4)$

$Z^* = 136$

From the above example it is clear that the management has four options and according to its budget availability and needs the management can take decision and know the optimum number of trainees in the final list.

Thus in the first stage x_1 and x_2 being known, the optimum values of y_1 and y_2 are determined .With those values we can proceed to the second stage ,to determine the optimum number of type 2 trainees to be assigned to type A job.

In the second stage , y_1 and y_2 being known ,the cost functions $f(y_1, y_2)$, $g(y_1, y_2)$ and K_3N_3 are determined for various values of v_1 and v_2 and the optimal number of type 2 trainees to be assigned to type A is found when the total cost is minimum. All these are given in the following table.

Let $c_{31}=4, c_{32}=6, c_{41}=6, c_{42}=8, K_3=8, X_1=12, X_2=4$

I) Let $y_1=27, y_2=16, v_2=11$

v_1	N_1	N_2	S_A	S_B	N_3	$f(y_1, y_2)$	$g(y_1, y_2)$	K_3N_3	Total
20	7	5	0	0	0	58	0	0	58
25	2	5	0	0	0	38	0	0	38
30	0	2	0	0	3	12	0	2	36*
35	0	0	3	0	5	0	18	40	58
40	0	0	8	0	5	0	48	40	88

II) $y_1=27, y_2=10, v_2=12$

v_1	N_1	N_2	S_A	S_B	N_3	$f(y_1, y_2)$	$g(y_1, y_2)$	K_3N_3	Total
20	7	0	0	2	0	28	16	0	44
25	2	0	0	2	0	8	16	0	24*
30	0	0	3	2	0	0	34	0	34
35	0	0	8	2	0	0	64	0	64
40	0	0	13	2	0	0	94	0	94

III) $y_1=27, y_2=25, v_2=15$

v_1	N_1	N_2	S_A	S_B	N_3	$f(y_1, y_2)$	$g(y_1, y_2)$	K_3N_3	Total
20	7	10	0	0	0	88	0	0	88
25	2	10	0	0	0	68	0	0	68
30	0	7	0	0	3	42	0	24	66*
35	0	2	0	0	8	12	0	64	76
40	0	0	3	0	10	0	18	80	80

IV) $y_1 = 27, y_2 = 30, v_2 = 30$

v_1	N	N_2	S_A	S_B	N_3	$f(y_1, y_2)$	$g(y_1, y_2)$	$K_3 N_3$	Total
20	7	0	0	0	0	28	0	0	28
25	2	0	0	0	0	8	0	0	8*
30	0	3	0	0	0	0	18	0	18
35	0	8	0	0	0	0	48	0	48
40	0	13	0	0	0	0	78	0	78

V) $y_1 = 27, y_2 = 20, v_2 = 18$

v_1	N_1	N_2	S_A	S_B	N_3	$f(y_1, y_2)$	$g(y_1, y_2)$	$K_3 N_3$	Total
20	7	2	0	0	0	40	0	0	40
25	2	2	0	0	0	20	0	0	20*
30	0	0	1	0	2	0	6	16	22
35	0	0	6	0	2	0	36	16	52
40	0	0	11	0	2	0	66	16	82

Observation

() * indicates the optimal value for the total cost .From the tables given above it is clear that the total cost is minimum when the number of vacancies for type 1 job is close to the number of type A trainees. Thus if $y_1 = 27$, the minimum total cost occurs when $v_1 = 25$ or 30 . Also the number of type B trainees to be assigned to type 1 job is

Max {min ($y_2 - v_2, v_1 - y_1$), 0} when the total cost is minimum.

Conclusion

For many applications the assignment of trainees is complicated by the fact that requirement /vacancy arises over time and trainees must be allocated before demand is fully known .So ,as a further extension of this paper ,a stochastic version of this model can be discussed.

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A STUDY ON ECO-FRIENDLY TOURISM IN ANDAMAN AND NICOBAR ISLANDS

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Introduction:

The tourism industry requires the rational management of the resource which make up tourism. The available tourism resource consists of some type of space, facilities and value. These resources whose use cannot not be left uncontrolled without the the risk of their deterioration. Or even their destruction. All Tourism resource are part of the heritage of mankind and are an integral part of the nature. More than any other human activity, tourism relies on the natural environment, the recreative value of which is not merely a function of the way it is managed but of its very existence. In order to bring about improved physical environment and improved value to society, it seems imperative that some mean is created for greater collaboration and cooperation between international and national agencies of tourism, recreation and conservation very soon.

This is infact, the need of the hour, where we strongly think and talk about **Eco-tourism**.

Eco-tourism was initially developed in 1987 by Ceballos Lascurain who defined ecotourism

As experience of "traveling to relatively undisturbed areas with specific objective of studying, admiring and enjoying the scenery and its wild plants and animals as well as

Any existing cultural manifestation found in these areas"(boo, 1990 : p xiv)

Tourism has emerged as one of the most important areas in the planning process of different countries. For number of countries, it one of the major sources of foreign exchanges earnings. The Union territory of Andaman & Nicobar Islands has realized the importance of tourism in this natural gifted paradise. Andaman & Nicobar Islands are rich in resources for tourism which are found in abundance. The natural beauty of the Islands is very attractive. The surrounded waters are studded in many direction with numerous hillocks, rocks and Islets many of them exceedingly pretty and picturesque with marvelous green oasis in the Bay of Bengal. They are now being recognized as tourist paradise by both domestic and foreign tourists. A most hospitable and cosmopolitan society free from rigidity of caste, creed

,religion, projecting composite Indian culture , Andaman & Nicobar Islands are characterised by Unity in Diversity.

Andaman & Nicobar Islands are situated in the Bay of Bengal. This is surrounded by Burma, Thailand, Malaysia and Indonesia constitutes the most isolated part of the Indian Union.

The seat of administration is at Port Blair, the capital city of Andaman & Nicobar Islands. Which is connected with Kolkata by a sea distance of 1225 kms and with Chennai by 1191 Kms and with Vishakhapatnam by 1200 Kms. A & N Islands comprising an area of 8293 Sq.Kms are a group of picturesque islands. The forest area of this territory is 7171 Sq Kms which is about 86 % of the total land Area of the A & N Islands. The climate of A & N Islands can be described as tropical and warm. The total number of islands in this territory is 572 including rocks and islands. As per the 1991 census, 38 islands of this territory were found to be inhabited. The A & N Islands have become the centre of world wide attentions thanks to the **FIRST SUN RISE OF THE MILLENNIUM** at **Katchal**, and Island in the Nicobar group.

The Union territory of the Andaman & Nicobar Islands has realized the importance of tourism in these nature's gifted paradise. Efforts have been made to declare this economic activity as industry as per recommendation of the ministry of Tourism, Govt. of India. With a view to developing the tourism in Andaman & Nicobar Islands, it has been decided to treat "**TOURISM**" as an **INDUSTRY** in this Union Territory.

Objectives of The Study:

The major and main objectives of the present work are as under:

1. To develop greater awareness and understanding of the significant contribution that tourism can make to environment and the economy.
2. To study the existing tourist facilities in these islands;
3. To analyze the tourism data with a view to find out the problems facing tourism
4. To offer suitable suggestions for the planning and the development of tourism in Andaman and Nicobar Islands.

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Methodology:

The proposed study on empirical research specifically based on survey method. Primary and secondary data are to be collected for the purpose of this study. Both foreign and domestic tourists are to be interviewed through structured questionnaires. 180 tourists both categories will be interviewed

Promoting Sustainable Tourism

The growing interest in ecotourism is considered to have basis in fondness towards natural areas. This interest in natural areas can be attributed to change in lifestyle, development of better technologies, as well as trend among people to release stress from the high pressure pace of present day living, finding an escape in the natural environment.

Ecotourism can be classified on the extent of involvement of tourist into: active ecotourism and passive ecotourism.

Active ecotourism implies a behavioral change in the visitors and must involve actions that contribute to the well being of the environment. while, passive Ecotourism do not ascribe such a transformational character to ecotourism and requires only that, the activity does not result in negative impact on the physical environment.

Ecotourism, being a variant of sustainable tourism can help focus attention on important environmental issues and can also trigger projects which will both conserve and enhance the environment thereby.

Ecotourism helps in creating an audience for historical, cultural and archeological sites and generates funds for their conservation and up keeping. Ecotourism helps flow of tourist to Natural environment and emphasis the need to check climate change, ozone depletion and global warming.

It draws attention to the issues of biodiversity and the numerous endangered species particularly the more spectacular one found in the Andaman and Nicobar islands , such as the Dugong, leather back turtle ,hornbill ,Nicobar pigeons, Andaman teal, Salt water crocodile etc.

Since much of tourism revolves around the sea and marine environment in Andaman and Nicobar islands it draws attention to the problems of pollution, destruction of reefs and damage to corals, plight of dolphins, and other marine mammals and dangers of over fishing. Similarly, it can highlight the need to conserve and protect forested areas and wetlands ,also stimulate funding for the creation of the National parks and Bioreserves.

Tourism infrastructure often can create an examples of energy saving through the use of solar energy, wind

generated power, geo thermal energy, tidal power and natural ventilations . By landscaping and improved folk architecture can reduce the use of expensive cooling, heating and lighting system.

Ecotourism can help in redevelopment and beautification of historical sites Japanese bunkers , mangrove creeks etc. In the Andaman and Nicobar Islands .Restoration of old sailing ships as a floating restaurant can be another options. With the supports of local population, environmental conservation tend to work and ecotourism is actually leading to conservation. Ecotourism has been accepted as an new approach to preserve fragile land and delicate ecosystem and to provides people in the host countries with opportunities for community based development. where as, unsustainable tourism creates initiatives in the developing countries that are directed to satisfying the needs of tourist alone.

Ecotourism ,(Sustainable Tourism) stresses on optimum use of resources as well as advocates community development to meet social, economic &cultural needs of the host community. Thus, ecotourism is a mechanism towards sustainable resource management that is highly controlled. Since the earth summit held in Rio-de-Janeiro in 1992, pressure has grown for tourism industry to lift its environmental performance. Hence, all the tourism projects need tp have an Environmental impact Assessment (EIA) before finalisation . it is high time that the planners and stakeholders seeking to satisfy the tourist go in for ecologically sustainable forms of tourisms development. With changing global relationship and societal structure, technological innovations, growing spatial awareness and environmental concerns, ecotourism is the only answer which will exist for today and for future.

Island Destinations:**Neil island (36 kms.by Sea from Port Blair)**

This beautiful island with lush green forest and sandy beaches is the vegetable bowl of Andaman.

Havelock Island (50 Kms.by Sea from port Blair)

This island, with beautiful sandy beaches fringed with green canopy of the rain forest beckons every one to enjoy the fun at the azure sea.

North passage island (70 Kms.by Sea from port Blair)

This uninhabited island is famous for Merk Bay – a coral, White sandy, shallow beach suitable for snorkeling, swimming and sun-basking.

Long island (82Kms.by Sea from port Blair)

This island offers an exquisite sandy beach at lalaji Bay of un-polluted environment and evergreen forests. The sea around the island is frequented by dolphins.

Baratang island (100Kms by road from port Blair)

This island has beautiful beaches, mangrove creeks, mud-volcanoes and limestone-caves.

Barren island(139Kms by sea from port blair)

The active volcano in India is located in barren island

Cellular jail

Cellular jail located at port Blair, stood mute witness to the tortures meted out to the freedom fighters who were incarcerated in this jail.

Ross island;

A small, 0.6Kms of land that's short ferry rides across from port Blair encompasses in a way the entire life of the Andaman. The ruins of the church and the chief commissioner's house among overcrowding vines and aerial routes are the most evocative of the remains.

Viper island

The tiny, serene, beautiful island of viper witnessed the untold suffering the freedom fighters had to undergo. The tourists traffic to this island has grown from a mere 9500 in 1980 to 86066 in 2000 and again gone up to 105982 in 2004. Tourist arrival in the Andaman and Nicobar islands may be seen in the following statement.

Tourist Arrival

Year	Domestic Tourists	Foreign Tourists	Total Tourists
2000	81432	4634	86066
2001	85866	5249	91115
2002	90629	4707	95336
2003	93899	4281	98180
2004	105004	4578	109582
2005	30225	2164	32389
2006	118580	9045	127625
2007	136015	10975	146990
2008	123914	12512	136426
2009	142045	13692	155737

Source: Economic survey of A & N Islands 2009-2010.

Tourists Views and Satisfaction;

The data has been collected by personal contacts and sample surveys. A semi-structured questionnaire was served after having pilot study. Totally 130 domestic tourists and 50 foreign tourists have been taken for this analysis.

The parameters like "yes" or "No" "excellent" "good" "satisfactory" "unsatisfactory" and "No comments" were used. By using the parameters views and satisfaction

of the tourists who visited these Islands have been obtained, interpreted with discussion and presented here.

- Understanding the level of satisfaction and view of the tourists about the tourism attractions almost all the foreign tourists their level of satisfaction as "excellent". As per domestic tourist concerned only 96.2% expressed their satisfaction as "excellent".
- Out of the total respondents consisting of 50 foreign tourists 130 domestic tourists maximum number of tourists belongs to the age group of 20 – 50 years.
- The great significance of this survey is that it gives positive symptoms of the strong prospect of rich tourism in Andaman & Nicobar Islands as about 90% of the respondents are from the employees, business and professional group.
- The main purpose of the visit to these islands is a pleasure trip and to enjoy the natural scenic beauty of these lush green islands. 154 representing 85.5% of the total tourists have expressed the above fact. 11 out of 180 tourist representing 6.1% have expressed that they came to these islands to explore the business opportunities.
- It is clear that the majority of the tourists stay in the private accommodation in the both cases of tourists. Only very limited number of tourists 07 (14%) Foreign tourists and 32(24.6%) domestic tourist stayed in the government accommodation.
- Uniformly all the tourists are of the opinion that the flight fare are very high.
- It is very clear that the price level in this destination is felt by the majority tourists as very high.

This information, analyzed above, provides an insight into the tourism industry and the views of the tourists, level of satisfaction of the tourists about the tourism facilities provided by Andaman & Nicobar Islands.

Suggestions:

The Andaman & Nicobar Islands is very beautiful tourist's destination. It is evident from the survey that the tourists have high opinions about the tourism attraction of the Andaman & Nicobar Islands. The suggestion for the tourism planning in these islands have been offered which are based on the problems facing by the industry and the possibility of development of the tourism industry in these lush green paradise.

- To attract more number of tourist the tourist department and the Andaman and Nicobar Administration should announce some concession may in the form of

- Family tourists concession
- Concessions if any tourist stays for more than one week.
- Meals on no profit and no loss basis
- Discount during the off season periods
- Andaman & Nicobar Islands is one of the Union territory of India like North Eastern Hill Regions, there people fly at very low rate covering almost the same distance. So it is suggested the air fare and ship fare may be reduced.
- At present very limited islands opened for the foreign tourists. It is suggested that more number of islands may be opened for these tourists.
- The Andaman and Nicobar Islands has vast potential resources to be exploited for the development of tourism industry and it is up to the planners and the Andaman & Nicobar Administration, Govt. of India to provide more tourism facilities so that the tourism industry will grow to a great extent which will also contributed the development of Indian Economy. For that there should be a wide publicity and advertisement about Andaman & Nicobar Islands.
- A provision to show the tourists a glimpse of the socio-cultural life of this mini India (A&N Islands) and to make them feel that the A&N Islands is the place for national integration in the world.
- Tourist accommodation near the harbor and the Airport may be constructed at Chennai, Delhi, Kolkata and Vishakhapatnam.

Conclusion:-

The Union Territory of Andaman and Nicobar Islands with its exotic greenery and flora has immense scope for promotion of tourism in these islands. The Andaman & Nicobar Administration had the vision to develop A&N Islands has an up market Island destination for eco-tourists through environmentally sustainable development of infrastructure without disturbing the natural eco-system with the objective of generating reverse, creating more employment opportunities and synergies socio-economic development of this islands. There is a tremendous scope for enjoying nature in the beach resort, water sports, and adventure water sports etc.

STRESS AND COPING STRATEGIES OF SCHOOL TEACHERS

Leema Rose C.T.C ¹

J. Rajees²

Abstract

School teaching profession was once said as a low stress occupation but it is regarded as stressful occupation today. However some recent studies suggest that teaching profession is the most stressful occupation. The present study was conducted to explore the level of stress by school teachers in various factor and among the gender who is cope up stress in their profession. DATA was collected in different schools according to the gender years of experience educational level marital status as well as the coping strategies 150 subjects were selected form they adopt universe for analysis. The nature of the problem is influenced by the category of profession, administration and other related measures. The questionnaire was prepared based on these aspects. Research was done in the month of February (2014).

Introduction

Teaching faculty members from around the world experience high level of stress. Yet very few studies were conducted regarding attrition. The main reason behind is teaching profession said as low stress job compared to other occupation. Stress is a condition or circumstance that can disturb the normal physiological and psychological functioning of an individual in other words it's omnipresent part of life. A stressful went can trigger the fight -or-flight response causing hormones such as adrenaline and cortisol to surge through the body . A little bit of stress known as acute stress can be exciting it keeps us active and alert .But long term or chronic stress can have detrimental effects on health. It is said that 70% of people visits to doctors and 80% of serious illness. The stresses mind and body of an individual is the two existing and interconnected entities. when these two entities are gets out of control, it may harm our health, relationship and enjoyment. This can be assuming through internal and external factors.

According to Kyriacou 2001 was defending teacher stress as "The experience by a teacher of unpleasant emotions, such as tension, frustration, anxiety, anger, and depression, resulting from aspects of work as a teacher".

In regard to this the researchers of this modern world found that teaching is the most stressful occupation today. The modern world researchers beautifully portray that every teacher encounters stressful situations in their day today life .The stress comes from something positive or negative. It may caused by environmental factors as well as individual characteristics.

"Coping effectively with stress can help you to reduce symptoms and pursue your goals".

Coping strategies refer to the specific efforts both behavioral and psychological that people employ to master, tolerate, reduce or minimize stressful events. Two general coping strategies have been distinguished that is:

- a) **Problem-focused coping** (seeking information, developing action plans, taking direct action to change the problematic situation);
- b) **Emotion-focused coping** (minimization of the threat, distancing, positive reappraisal, self-blame, avoidance, escaping, seeking emotional support) (Lazarus and Folkman 1980). Research indicates that people use both type of strategies to combat most stressful events. Stress and coping strategies are directly related to once personal well- being and specifically to workplace well-being. Coping strategies is nothing defer but it helps the individual how to deal successfully with a difficult matter or situation in order to achieve their plan. Each one of the respondents is unique and their responses also will defer. The causes of once stress can be a relaxation to another; so the personality traits are very important in the determination of stress levels in an individual. Due to this different people the various ways of trying to cope with stress.

Stresses are becoming increase globally and affect all categories of employees. Because of this stress coping strategies has become more important concern both in research and organizational practices.

Statement of Problem:

By all definitions the profession of teaching has a very prestigious place in all professions. A teacher is a kingpin in the entire system of education. They are very often been given names like "Master", "Mentor", "Guru".

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Most thinkers and philosophers of the past who remembered are because they had their disciples and students.

Times have changed and the societies and cultures have drastically diversified some of these changes have limited the measures of teaching and put burden on teachers in disciplining the students preparing the lessons, adopting and maintaining their teaching styles.

Teaching has now become a very demanding occupation with a lot of stresses for teacher who has a lot of deadlines to meet and a lot of responsibilities to shoulder beside teaching a child what are in text book.

Objectives:

- To study the level of stress in school teachers.
- To identify the factors causing stress among the teachers.
- To evaluate the genders who is affecting from various stress factors.
- To bring out the cope strategies in the gender.

Scope of The Study:

Students are the pillars of the forthcoming world. In order to build this pillars strong the builders that is the teachers should be well molded and efficient. Though today's teachers are well efficient there is something lacking in building up student community. To mould a student a teacher should know his/her weakness, ability, threats, opportunities, family & environmental backgrounds. In order to have clear idea about them teacher should have

a stress free situation. As today's world is more about money oriented and there is lot of family problems we cannot expect always teachers in good mood. But if ones the teacher understand their own stresses they can help the students better. This is what emerge me to do this research.

Methodology:

This study has been conducted during the month of February 2014 in Trichy district. The total number of teachers who work in different schools in Trichy town could be the universe. 200 sample technique were selected at random sampling technique method with equal number from each gender.

Method of data collection:

- The data collected from both primary and secondary data in order to attain the objectives of the study.
- The primary data were collected through questionnaire from the school teachers.
- The secondary data collected from different magazine, journals, news papers and internet .

Statistical tools used:

To analyze the collected data and draw conclusion for the study following statistics tools were used.

- Percentage analysis
- One way Anova
- Descriptive analysis.

Analysis & Interpretation:

TABLE - 1 : Gender * Experience Cross tabulation

		Experience			Total
		Below 5	5-10	Above 10	
Gender	male	60	25	15	100
	female	55	25	20	100
Total		115	50	35	200

Interpretation:

The above table shows the years of experience of the respondents 115 respondents are false on below 5 years then 50 respondents are between 5 to 10 years and remaining 35 respondents are highly experienced persons.

TABLE - 2 : Gender * Salary Cross tabulation

Gender		Salary			Total	
		Below 5000	Rs.5000-10000	Rs. 10000-15000		Above Rs. 15000
Male		15	50	25	10	100
Female		25	35	20	20	100
Total		40	85	45	30	200

Interpretation:

The above table classifies the income level of the people 40 respondents are getting below 5000 and 85 respondents receiving the salary between 5000 to 10000, 45 respondents receiving the salary between 10000 to 15000 and the remaining 30 respondents are getting the high above 15000.

TABLE 3 : Qualification * Gender Cross tabulation

Qualification	Gender		Total
	Male	Female	
UG	10	0	10
PG	25	20	45
D.TED	55	35	90
Others	10	45	55
Total	100	100	200

Interpretation:

The above table shows that 10 respondents of both male and female belongs to UG category, the 45 respondents of both male and female belongs to PG category, then 90 respondents of both male and female belongs to D.TED Category and 55 respondents were belongs to the other category.

TABLE 4: Age * Gender Cross tabulation Count

Age	Gender		Total
	Male	Female	
below 25	60	50	110
25-35	30	35	65
above 35	10	15	25
Total	100	100	200

This table gives detailed information about the gender along with their age group

Table 5

TABLE 5: Causes of stress in profession

Stress content aspect	Male			Female		
	Some times	often	Very often	Some times	Often	Very often
Teaching	23	27	50	21	42	37
Student behavior	22	31	47	30	39	31
Teaching method	30	24	46	41	31	28
Total	75 (25 %)	82 (27.33 %)	143 (47.67%)	92 (30.67 %)	112 (37.33%)	96 (32 %)

The above table shows that the male respondents are highly stressed(47.67%) in profession level, when compare to male female are stressed only 32 % that is 2/3rd of the male.

TABLE 6: Causes of Stress in Administration:

Stress content aspect	Male			Female		
	Some times	Often	Very often	Some times	Often	Very often
Authorities behavior	28	35	37	26	37	37
Salary	32	37	31	29	35	36
Work allocation	27	35	38	30	37	33
Total	87 (29%)	107 (35.7%)	106 (35.3%)	85 (28.3%)	109 (36.3%)	106 (35.3%)

This table shows the stressed level in the administration is equal in both gender.

TABLE 7 : Other Causes

Stress content aspect	Male			Female		
	Some times	Often	Very often	Some times	Often	Very often
Family	37	33	30	26	21	53
Culture	41	32	27	25	27	48
Environment	44	30	26	26	30	44
Total	122 (40.7%)	95 (31.7%)	83 (27.7%)	77 (25.7%)	78 (26 %)	145 (48.33 %)

The above table explains the respondents stress level in both gender. Here the females are highly stressed (48.33%) by the other causes such as family, culture, and environment.

TABLE 8 : Stress level in very often stage

Very Often	Profession	Administration	Others	Total stress in %
Male	47.67%	35.7%	27.7%	111.07%
Female	32%	35.8 %	48.33 %	116.1 %

Interpretation:

The above table gives the clear idea about the stress level of both male and female in the category of very often stage. Here female teachers are highly stressed (116.1%) were as male are 111.07%

COPING:

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Sharing	200	1	3	2.06	.846
Physical Exercise	200	1	3	1.98	.833
Meditation	200	1	3	1.82	.855
Valid N (list wise)	200				

From the above factor, sharing has higher mean value of 2.06 with standard deviation of 0.846. Therefore, we can infer that sharing place a vital role in coping stress.

ANOVA

Coping :

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.031	2	1.016	.367	.693
Within Groups	544.764	197	2.765		
Total	546.795	199			

Based on the result generated by SPSS, the significant value is 0.693 and it is higher than 0.05 so null hypotheses is accepted.

Findings:

- Most of the respondents (55%) are belonging to the age group of below 25 and where as 13 percent are above 35 the remaining is between 25 to 35.
- This study gives equal important to both gender (50% from male & 50% from female).
- It is found 47.67 percent of male respondents are over stressed by profession, were as females are 32 percent.
- In the administration factor the stress level of male and female are equal.
- Through this critical analysis it is found that female are extremely stressed (48.33%) in other factors, were male are 27.7%.
- The study indicates that the female are highly stressed (116.1%) when compare to the male (111.07%).
- The study found that the sharing is the best cope to overcome from stress.

Suggestions:

- Teachers should provide work-free environment, recognize where stress is becoming a problem for staff, and take action to reduce stress.
- To overcome from the stress they should encourage themselves to share.
- The teachers should work with dedicated and enthusiastic mind. So that they can bring out many fruits for this world.
- Administrates has to be approachable to the teachers.
- The teachers are not aware of coping stress. So the management has to take initiative and give special training to overcome the stress.

Conclusion:

It is not an easy job to buildup the future pillars. In order to make them teachers should undergo great turmoil which leads them to be serious ill. However they should know the remedy of the problem buzzled. They are the beacon of the students.

This study state that female teachers are more stressed when compare to male teachers. But, they are coming out from the attrition state by sharing, keeping silent etc. Female tend to solicit support of their environs more than males too.

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A STUDY ON PROBLEMS OF WOMEN ENTREPRENEURS IN TRICHY TOWN

Dr. R.Lalitha¹T.Thilagavathi²

Abstract

Historically, entrepreneurship has been a male – dominated pursuit, but many of today’s most memorable and inspirational entrepreneurs are women. The traditional set up is changing in the modern era. The transformation of social fabric of the Indian society, in terms of increased educational status of women and varied aspirations for better living, necessitated a change in the life style of Indian women. The hidden entrepreneurial potential of women has gradually been changing with the growing sensitivity to the role and economic status in the society. Women are increasingly becoming conscious of their existence, their rights and their work situations. But on the same side, the women entrepreneurs are facing lot of problems. So this present study is an attempt to analyse the problems of women entrepreneurs in Trichy town. This study reveals about the remedies and suggestions to solve the problems and elevate the status of women in the society to move forward with entrepreneurial skill.

Key Words: Women Entrepreneurs, Problems of women entrepreneurs, Conflict and Stiff competition.

Introduction

“Success often comes to those who have the aptitude to see way down the road”. Success is a matter of attitude. It is a matter of futureistic thinking and planning and is about doing things carefully. Relying on the same, Indian women are becoming increasingly visible and successful in the professional and public sphere. Women in India have outraged the fact that since hundreds of years they had been following the orders of men. They now know their rights and duties and with the spreading awareness amongst the women they are now no less than the men. They are walking with men at the same pace in each and every field. Following this latest trend, women are no less and backward any more. Many women have established their own economy i.e entrepreneurial empire and are now ruling their world as they wished to. The hidden entrepreneurial potentials of women have gradually been hanging with the growing sensitivity to the role and economic status in the society.

Skill, knowledge and adaptability in business are the main reasons for women to emerge into business ventures. “Women Entrepreneur” is a person who accepts challenging role to meet her personal needs and become economically independent. But a part of women in some parts of the country still do not know their power. They don’t know that they can break the domination over men on, walk on and fight for their freedom. They can live like princess in their own Disney world.

Objectives of the Study:

- To study about the demographic profile of the respondents.

- To analyze the problems faced by women entrepreneurs in Trichy.
- To offer suggestions to solve the problems.

Methodology of the Study

The present study is undertaken to highlight the problems encountered by the women entrepreneurs in Trichy town. To draw inference, the Primary data had been collected through structured schedule from 50 respondents through Simple Random Sampling technique. To substantiate the fact, secondary data were collected from the various published sources. The data so collected were tabulated, edited and analyzed, assess the facts to draw conclusion.

Limitations:

- The data was collected only from 50 respondents.
- The study is focused to women entrepreneur’s problems only.

(Table No: 1)

Inferences:

- 30% of the respondents are found in the age group of 21-30 and 31-40.
- 60% of the respondents are married and
- 10% of the respondents are separated and Widow.
- Overall 30% of the respondents are having primary education
- 45% of the respondents ‘ monthly earning ranges between Rs.10,001-Rs.15,000

(Table No: 2)

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TABLE NO: 1
Demographic Data

Age	Percent	Educational Qualification	Percent
Below 20	10	Illiterate	25
21- 30	30	Primary	30
31-40	30	Secondary	20
41-50	20	Diploma	15
Above 50	10	Graduate	10
Total	100	Total	100
Marital Status	Percent	Monthly Earnings	Percent
Single	20	Below Rs.5,000	10
Married	60	Rs.5,001-Rs.10,000	35
Separated	10	Rs.10,001-Rs.15,000	45
Widow	10	Above Rs.15,001	10
Total	100	Total	100

Source: Primary Data

TABLE NO:2
On the basis of Occupation

Kinds of business owned	Percent
Family business	5
Petty shop	11
Merchant stores	20
Tailor shop	30
Beauty parlor	14
Xerox shop	10
Vegetable shop	10
Total	100

Source: Primary Data

Inference:

- On the whole 30% of the respondents own tailor shop and 20% of the respondents run merchant stores.
- Only 5% of the respondents take care of family business. But 95% of the respondents are new and budding entrepreneurs.

(Table No 3)

Inference:

- 50% of the respondents expressed their reasons for starting their business only to earn money and to substantiate the family income.

(Table No 4)

TABLE NO: 3

Purposes of the Respondents starting a business

Reasons for starting a business	Percent
Earn money	50
Self employment	20
Want for freedom to make own decision	12
Social status	10
Self achievement	8
Total	100

Source: Primary Data

TABLE NO: 4
Sources of Capital

Sources of capital	Percent
Own capital	20
From money lenders	40
From relatives	10
Nationalized banks	30
Total	100

Source: Primary Data

Inference:

- 40% of the respondents raised their capital from money lenders.
- 30% of the respondents obtained loan from Nationalized banks.

(Table No 5)

Inferences:

- 70% of the respondents agreed that they have problem in mobility of finance.
- 78% of the respondents agreed that they have conflict between work and family.
- 62% of the respondents moderately agreed that they have shortage of rawmaterial.
- 66% of the respondents highly agreed that they meet stiff competition.
- 54% of the respondents highly agreed that they have limited mobility.
- 54% of the respondents disagreed about low literacy rate.
- 68% of the respondents agreed towards lack of motivation.

Table No: 5
Problems of Women Entrepreneurs

Kinds of Problems	Percent			
	H.D.A	D.A	M.A	A H.A
Problem of finance	-	6	10	70 14
Conflict between work and family	4	4	8	78 6
Shortage of rawmaterial	2	8	62	22 6
Stiff competition	-	6	20	8 66
Limited mobility	-	-	6	40 54
Low literacy rate	22	54	-	12 -
Lack of motivation	-	14	18	68 -

Source: Primary Data

Suggestions:

- The Government should take necessary steps regarding positive business environment for female entrepreneurs.
- The financial institutions and banks which provide finances to entrepreneurs must create special cells for providing easy finance to women entrepreneurs.
- Government should increase the training programmes to develop skills, profession competencies, leadership etc.

Conclusion:

Independence brought promise of equality of opportunity in all sphere to the Indian women and laws guaranteeing for their equal rights of participaton in political process and equal opprotunities and rights in education and employment were enacted. But unfortunately, the Government sponsored development activities have benefited only a small section of women. So the Government must overcome the women entrepreneur's problems and develop better schemes, developmental programmes and opportunities to the women entrepreneurs to enter in to more entrepreneurial ventures. If motivated and encouraged in a right path, soon there will be no poor women, but only women in the process of enriching themselves.

ROLE OF EMOTIONAL COMPETENCIES OF FRONT LINE PRIVATE BANK EMPLOYEES FOR EFFECTIVE CUSTOMER SERVICE

Dr.K.P.Malathi Shiri¹

“Emotional competence is the single most important personal quality that each of us must develop and access to experience a breakthrough. Only through managing our emotions can we access our intellect and our technical competence. An emotionally competent person performs better under pressure.” —Dave Lennick, Executive VP, American Express Financial Advisers

Introduction

This quotation is apt for the topic as the banking industry is essentially a service sector and the quality of customer service has a holistic impact on its functioning. While customer loyalty and retention are the mounting and insurmountable tasks of the banking sector, the solution lies heavily on the attitude and empathy possessed by bank employees. Although the entire workforce of banks can be broadly classified as front and back office employees, the impetus of direct interaction with their prized customers is basically borne by those in the front office. It is but natural for all stake holders to expect a relatively higher level of skill set by these employees, as they tend to face and tackle a wide segment of customers from different backgrounds on a daily basis. With the advent of a plethora of reforms dotting the banking scenario, backed by crucial recommendations of many a committee, it is imperative that the front office bank employees are forced to bear the brunt of a sea of expectations from the customers. The situation is still more stressed in the case of the private banks that are fast updating its routine activities not only to match the mounting customer needs and preferences, but to wipe away a chunk of business from their public sector contemporaries to keep their coffers flowing. Hence the paradigm shifts from traditional banking methodology to emotionally competent business practices that satisfy the twin objectives of customer satisfaction and service.

The review of literature plays a very crucial role in any research study, as it gives a multi dimensional insight into the chosen topic. Also the same enables the researcher to get a clear comprehension of the concept, thereby leading to the structuring of the questionnaire to decipher related information. The researcher is also able to identify the existing research gaps that manifest in the selection of the research topic. The following table shows at a glance the issues discussed at length by several authors that further help to strengthen the study.

(Table -1)

Summary of Review of literature

From the above snap shot, it is apparent that several

authors have viewed the concepts of emotional competence of employees and customer service from diverse angles and thrown light on them accordingly. It is but obvious that the employees who comprise the internal customer segment have to be thoroughly satisfied, motivated and prone to comprehending the pivotal role and contribution of customers who are the crux of an organization. It is hence essential that they are equipped with an impressionable skill set and competencies that merge to a common output - customer service and satisfaction. The identified competencies have been included in the questionnaire subsequently.

Objectives

- To identify the emotional competencies of the front line bank employees that lead to effective customer service.
- To suggest strategies that help improve customer service through development of competencies.

Methodology

Sampling Design

For the purpose of this study, the researcher has adopted exploratory research methodology that revolves around three crucial bundled emotional competencies, namely- Communication, Peer Behaviour and Networking for customer service for the purpose of deriving a near accurate output and interpretation.

Data Collection

The researcher has used both primary and secondary sources for the purpose of data collection and strengthening the analysis. Several research articles, books, journals of repute and the web were surfed and referred widely to draw up a meaningful questionnaire. The following are the details of the questionnaire administered:-

(Table -1.1)

Sampling Technique and Size

As the study revolves around front line employees and their practical competencies, judgemental sampling method was adopted keeping convenience in mind. The

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TABLE -1
A Snapshot Of Review Of Literature

Reference Factors	Author and Year	Dimensions discussed
Categorization of customers	Ensmann, 1993	Customer types; service competency and efficiency; customer satisfaction
Service Management	Crosby & Stephens, 1987; Gronroos, 1990; Parasuraman et al, 1985; Solomon et al, 1995	Significance of the human element in service quality; superior service
Reliability of the employee	Dube, Renaghan & Miller, 1994; Greenberg & Sidler, 1998	Employee capability; consistent service standards; customer needs and perspectives
Employee Responsiveness	Gomez, 1999; Greenberg & Sidler, 1998	Employee assertiveness; willingness to help customer; timely customer service
Assurance competence of employees	Cagle, 1998	Employee Politeness and courteousness; product knowledge; ensuring customer trust and confidence
Customer empathy	Dube, Renaghan & Miller, 1994; Goodman, 2000	Individual customer attention; caring; emotional identity
Teamwork	Pritchard, 2001; Tjosvold, 1993	Employee team work; Excellent customer service; coordination; problem solving; high confidence; employee empowerment
Dimensions of customer service	Greenberg & Sidler, 1998; Dauten, 2000	Quality of interaction; problem solving through ideas, information and assistance; employee motivation
Communication	Booth, 1999; Evenson 1999; Goodman, 2000; Hyland, 2000	People skills; customer interaction; constructive criticism and feedback; customer service representatives and elements
Customer Service	Lewis, 1990; Woodruff et al 1983; Berry and Parasuraman et al, 1992; Fildes et al, 1993	Passion for work; customer perception; emotional reactions;
Perception of customer service	Schneider, Benjamin, Bowen & David.E.	Significance of employee and customer attitudes to turnover
Customer Service	Rebecca.M; Fleming, 2002	Concepts of customer service; attitude and expectations of customers; customer segmentation.

Source: References

private banks included in the sample was restricted to select branches of South Indian Bank, Axis Bank, Karur Vysya Bank, ING Vysya Bank and HDFC Bank, keeping in mind the grant of permission and accessibility. Details of the questionnaires administered are as under:-

(Table -1.2)

TABLE - 1.1

Construct	Construct Code	No. of questions originally drafted	No. of questions finally included
Demography	Dem	10	10
Communication	Comm	7	4
Peer Behaviour	PB	5	4
Networking for Customer Service	NWCS	5	4

TABLE - 1.2

Total No. of questionnaires	Circulated	Returned	Not Returned	Incomplete	Final Sample
	68	51	17	4	47

Statistical Tool Used

The researcher has used **Multi Layer Neural Network Analysis** of **SPSS** package to identify how the 3 bundled set of competencies contribute towards the existing standards of customer service prevalent in private sector banks. This tool has been specifically chosen to find out the association and impact of the independent variables (Communication and Peer Behaviour) on the dependent variable (Networking for Customer Service).

Multi Layer Neural Network Analysis is a general networking architecture where there are hidden layers between the input and output. This is superior to single layer neural network as the hidden nodes neither receive inputs or send outputs to the external environment. The arrows from the input to the hidden nodes indicate their direction.

Limitations of The Study

- The cumbersome process of getting permission from the respective bank authorities tends to de-motivate the researcher.
- The lack of support and cooperation from the sample respondents has forced the researcher to settle with a less expected sample size of 47 respondents only.
- The excessive work load prevented total involvement while answering the circulated questionnaire.

- The responses have been subjected to the personal bias of the respondents that prevent the researcher from drawing appropriate responses.
- The period of the study also did not permit an extensive study.

Data Analysis and Interpretation

The demographic variables have been deliberately omitted, as this study and tool does not warranty the use of demographic variables in its application. The selected three bundled emotional competencies contain a blend of the following major factors respectively as explained in Table 2:-

(Table -2)

The following table shows a comprehensive breakup of the total sample size that was considered for the analysis. For the successful use of multi-layer neural network, the said sample was automatically split into the training sample and testing or hold up sample, Any missing information will also be accounted for. In this case the entire sample was taken.

Neural Network - Output

(Table -3)

TABLE – 2

Table showing bundled emotional competencies under major factors

Construct competencies	Factor 1	Factor 2	Factor 3	Factor 4
Communication	Communicates information	Checks customer understanding	Is an effective listener	Prevents misunderstanding
Peer Behaviour	Shows concern for others	Enquires about problems	Helps and guides peers	Aware of peer limitations
Networking for customer service	Trustworthiness	Reliability	Hardworking	Emotional Strength

(Source: Questionnaire)

TABLE - 3

Case Processing Summary			
		N	Percent
Sample	Training	29	61.7%
	Testing	18	38.3%
Valid		47	100.0%
Excluded		0	
Total		47	

Inference

The case processing summary shows that out of the total of 47 cases, 29 cases were assigned to the training sample, while 18 cases to the hold out or testing sample. From this table we are able to have a clear insight as to the number of cases considered and if there were any cases that were excluded in the study. However, in this case all the cases have been included.

(Table - 4)

TABLE – 4 Network Information

Input Layer	Factors	1	communicates information	
		2	checks customer understanding	
		3	effective listener	
		4	prevents customer misunderstanding	
		5	shows concern for others	
		6	enquires about problems	
		7	helps and guides peers	
		8	aware of peer limitations	
	Number of Units		30	
Hidden Layer(s)	Number of Hidden Layers		1	
	Number of Units in Hidden Layer 1 ^a		2	
	Activation Function		Hyperbolic tangent	
Output Layer	Dependent Variables	1	Network-large friend circle	
		2	maintain contact with customer	
		3	helps in time of need	
		4	energetic and enthusiastic	
	Number of Units		4	
	Rescaling Method for Scale Dependents		Standardized	
	Activation Function		Identity	
	Error Function		Sum of Squares	
a. Excluding the bias unit				

Inference

Table 4 displays information about the neural network and is useful for ensuring that the specifications are accurate. The following are the inferences drawn from the network information table:-

- The input layer is made up of a number of units that comprise the co-variants, and none of these factors are considered “**redundant**” as is characteristic of many a modelling procedure.
- A separate output unit is created for the category previously defaulted, for a total of four units in the output layer.
- Automatic architecture selection has chosen two units in the hidden layer.
- All other network information is default for the procedure.

(Fig 1)

Interpretation- 1

The thick lines indicate the relationship between the independent and dependant variables. It is found that the factor “**helps and guides peers; and is aware of peer limitations**” play a crucial role in rendering the employee **trustworthy, hardworking and possessing emotional strength**.

Inference

In a normal private bank’s front office which is bustling with activity on a working day especially during the first fortnight of a month, the peer relationship between the bank employees plays an imperative role in offering quality customer service. With the advent of bank computerization, familiarity and speed with keying in customer information still remains an arduous’ task for many a bank employee. Hence the need for maintaining a **cordial inter and intra team relationship** is the need of the day.

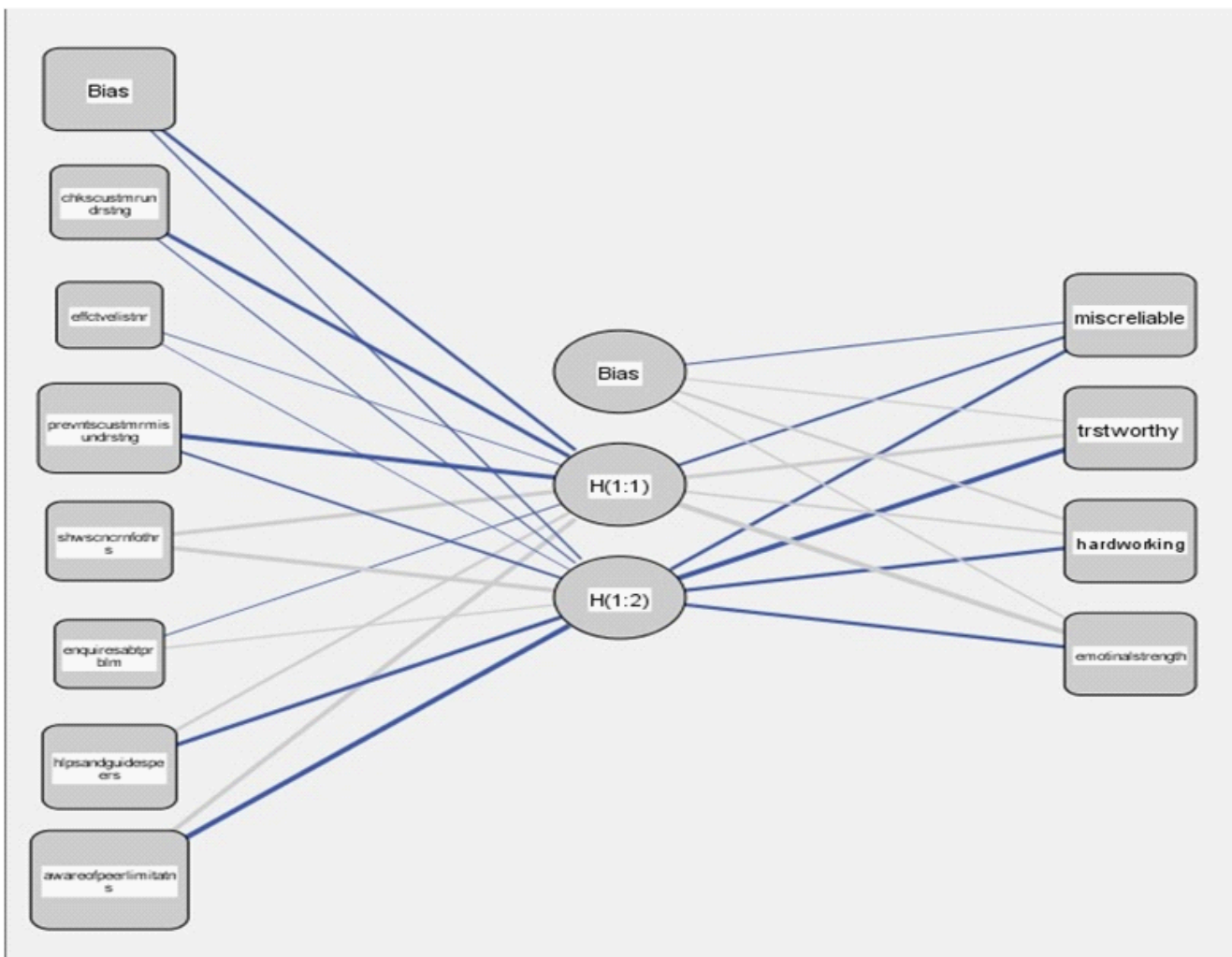


Figure –1:Neural Network Analysis

- So when a bank employee is aware of his peer limitations, he either steps into a problematic picture and takes reign of the situation or guides them with the sheer intention of resorting to crowd management from single windows; or exercises control over his rising temper when nasty customers spoil the peaceful flow of work displaying his **emotional strength**, thereby paving way for commendable customer service.
- By giving the customers proper advice on financial matters; having the skill to tackle difficult customers especially when there is a large turnout of customers during the peak times; and deftly completing the work with a cheerful demeanour is an additional cap to the hat donned by the bank employee.

Suggestions

- The quality of service will step up steeply if the banks impart appropriate **training on a simulation basis** to help the employees comprehend the nuances of technology and its aided services.
- In some cases, **out bound training** can add to the motivation levels of the employees. A change of place could be a great stress buster to the employee and save him from a **burn-out**.
- This may be combined with an **employee exchange program**, wherein two or more private sector banks from different regions depute a selected batch of faculty from one bank to work for a stipulated period of time in another bank and vice versa, so that both the batches of employees will be exposed to the HR practices of the respective banks. This will help them to imbibe the best practices and help in its implementation in their banks.
- The **training modules to include activities** based on team work etc, to enable an easy understanding of its importance in a work place.
- To conduct frequent informal meetings coupled with quiz to ensure information updation on banking related issues.

Interpretation- 2

Although a strong network exists between the factors “**checking customer understanding and preventing customer misunderstanding**” and the first hidden layer, the output rendering the employee **reliable** is relatively weaker in comparison to the previously observed and discussed network output.

Inference

- This indicates that the employees possess **commendable communication skills** and use the vernacular language while addressing the customers.

Besides, they ensure customer comprehension and have clarity while answering customer queries about banking issues. This further reiterates the fact that front line bank officials are **reliable**, which contributes significantly in ensuring admirable customer service through their delight.

- The updated information on the wide array of banking product offerings like retail loans, e-banking services etc by clearly specifying the related conditions further adds up to the customer understanding and comprehension.

Suggestions

- The banks to organize periodical **soft skills and workplace etiquette training programs** to improve by large the communicative skills of its employees.
- **Periodical circulars, notices and letters** may be circulated and displayed in prominent places to ensure that changes in the terms and conditions of available banking products.
- Installation of **touch screen kiosks** in all branches may help to ease the crowd if the intention of customers is query clarification only.

Model Summary

Table -5 represents the Model Summary of the samples. It shows the percentage of incorrect predictions that are spread over both the training and testing samples. The estimation algorithm normally stops when the error does not decrease after a step in the algorithm. The factors taken here are the dependant variables.

Independent Variable Importance

This is represented subsequent to the model summary and shows the hierarchy of the factors considered as independent variables. The same is also depicted figuratively to ensure a clarity in comprehension.

(Table - 5)

Inference

- In this case the incorrect predictions are nearly equal in both the training and testing samples and it is seen that the original model may have been over trained, which was consequently solved by adding a testing sample. As the sample size is small it is better not to interpret the swing of a few percentage points.
- Out of the total independent variables considered for the study, it is found that **awareness of peer limitations** tops the chart with its 100% contribution. This implies that when employees are aware of the same, they are able to lend their support by pitching in when customer handling goes overboard. This

Table - 5 : Model Summary

Training	Sum of Squares Error		49.952
	Average overall Relative error		.806
	Relative Error for Scale Dependents	Misc-reliable	.955
		trustworthy	.614
		hardworking	.986
		emotional strength	.667
	Stopping Rule Used	1 consecutive step (s) with no decrease in error	
	Training Time		00:00:00.009
Testing	Sum of Squares Error		23.841
	Average Overall Relative Error		.878
	Relative Error for Scale Dependents	Misc-reliable	.963
		trustworthy	.830
		hardworking	.922
		emotional strength	.754

a. Error computations are based on the testing sample.

Independent Variable Importance

	Importance	Normalized Importance
chks custmr undrstng effective listnr	.081	24.2%
prevnts custmr misundrstndg	.238	71.4%
shws cnrcn for others enquires abt prblms	.132	39.7%
hlps and guides peers aware of peer limitations	.026	7.8%
	.183	54.9%
	.334	100.0%

hence acts as the basic skill bank employees need to be equipped to guaranty quality customer service that is a vital component of **peer behaviour**.

- The next factor is **preventing customer misunderstanding**, which scores with 71.4%. This indicates that with the advent of time and cut throat competition, customer retention if not acquisition is the sheer need of the day. Hence the bank employees ensure that product offerings are explained with clarity to ensure easy comprehension by the customer. With ever increasing customer demands for tailor made products and personal attention and care, bank employees have stepped up their service standards by resorting to a clear **communication policy**.
- With automation being the order of the day on one hand, and a huge and diverse customer base on the

other, front office bank personnel have to **help and guide their peers**. It hence becomes imperative that the bank employees imbibe in themselves leadership skills that will not only match the changing demands of customers, but also instil in them a high degree of confidence . This is a necessity these days with working hours punctuated by unpredicted power cuts that shatters and disrupts the work flow, especially during peak hours. This is also the aftermath of an inadequate and inconsistent training program and module that does not match customer expectations and employee skill set.

(Fig 2)

Suggestions

- The **HR policy** of the bank should insist upon nurturing inter and intra departmental communication for a better employee understanding.

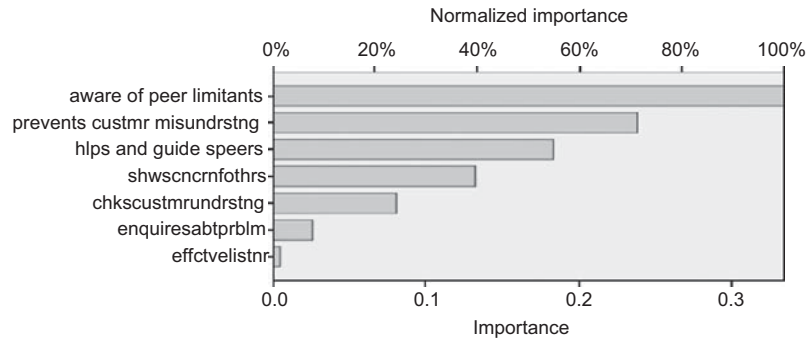


Fig 2

- The **banks to treat their employees who are its internal customers with dignity, diligence and respect** so that the same is passed on to the customers - leading to a better standard of customer service.
- **Back up methods** to be adopted so that both the employees and customers do not bear the brunt of the unprecedented power cuts.
- For effective customer service and satisfaction that are an inseparable pair, an **adequate and appropriate pay package and career advancement scope** to be available to the employees.
- An **open door method of grievance redressal** of both employees and customers help to” nip the problems in the bud”.
- In extreme cases, the **Banking Ombudsman Scheme** may be resorted to for a fair settlement of grievances.

Unique Comments

On analyzing the data collected, the researcher has found out certain **unique comments** received from the respondents that lie outside the purview of the options made available for them to opine. The same have been tabulated for a comprehensive understanding of the reader by matching the comments with the competencies the employees are expected to be equipped with.

(Table 6)

Suggestions

- For better communication, the employees are advised to be fluent in the language they use for the same, and take care to use only simple words and avoid the use of technical jargons for clarity in expression.
- As regards professionalism, the employees should be encourage to act honestly at all times even if the situation is a trying one; be confident about banking information during conversations; demonstrate initiative if the situation warranties and act as both a change catalyst and adapter.

- To develop leadership skills among them, it is important that banks encourage the top level employees of branches to take initiatives in regular activities; give credit to team members; accept responsibility for failure and try to find solutions for impediments in an otherwise smooth work environment.
- To nurture achievement orientation among employees by throwing moderate challenges; identifying their focus on job assignments and develop persuasive skills.

Conclusion

The above discussions have enabled a clear understanding of the emotional competencies of the bank employees that contribute significantly to effective customer service. A happy work environment will go a long way to help the employees to render appreciable service that will raise the standards of satisfaction of the stake holders in general and customers in particular. The unique comments table has showcased the varied customer expectations that will scale up their satisfaction on one hand and service quality standards on the other. Although it is strongly believed that the contemplation of emotional competency of bank employees tantamount to crystal gazing, in practice the financial retrospection stands testimony to its contradiction. **”Companies can continue to give top priority to financial performance — but many now also realize that technical and intellectual skills are only part of the equation for success. A growing number of organizations are now convinced that people’s ability to understand and to manage their emotions improves their performance, their collaboration with colleagues, and their interaction with customers. After decades of businesses seeing “hard stuff” and “soft stuff” as separate domains, emotional competence may now be a way to close that breach and to produce a unified view of workplace performance.” —Fast Company**

Table -6

Table matching the unique comments with expected employee emotional competencies

Banking Services	Unique Comments	Expected Actions	Matching Competencies
Traditional Services			
Single Window	Be punctual and efficient	Demonstrate Initiative	Professionalism
Account Opening and Operation	Be patient and caring; Smile , greet customers and enjoy work	Be practical and balanced	Emotional Strength
Standing Instruction	Be organized to know what things to do	Focus on job assignment	Achievement Orientation
Disbursement of Loans	Display knowledge of banking products and be updated with recent banking trends	Able to express ideas using simple words in speech	Communication; Professionalism
Term Deposits and DD	Be punctual and efficient	Demonstrate Initiative	Professionalism
Addressing Grievance	Listen and understand customer problems; Give continuous attention to customer satisfaction	Identify problems and attempt to resolve them	Empathy; Communication; Problem solving; Conflict Resolution
Modern Services			
Electronic Funds Transfer	Make customers feel comfortable	Has a clear idea of current issues and economic trends	Achievement Orientation
Electronic Clearance Service	Display knowledge of banking products	Possess technical and planning skills	Networking
Mobile Banking	Be eager to try new approaches and improve service	Create innovative ideas	Achievement Orientation; Technical Skills
Net Banking	Be efficient, patient and technically upgraded	Thinks of alternative banking techniques	Networking; Professionalism
ATM services and Credit cards	Have answers for FAQs and go out of the way to help customers	Accepts challenges and failure; Adapts to change	Leadership; Networking; Peer Behaviour
Insurance, Mutual Funds and Stock Trading	Display knowledge of banking products; Have answers for FAQs and go out of	Has a clear idea of current issues and economic trends;	Technical Skills; Communication; Energetic and Enthusiastic

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STUDY AND ANALYSE CAREER OPTIONS OF WOMEN TEACHERS IN HIGHER EDUCATION IN RAICHUR DISTRICT, KARNATAKA

Vishal Waman Wagh¹

Bhalchandra Balkrishna Bite²

Abstract

India claims to have the third largest scientific manpower in the world. Our technical manpower is trained by around 320 university level institutions (including private, State Government central, national institutes of national importance, etc), over 200 national laboratories and 18 Autonomous Research Institutes which all are aspiring to assume the role of a deemed to-be University for the purpose of stamping R&D based degrees. The Higher Education in science in India is almost completely conducted by the University departments and some 5500 government/ government-aided colleges and by the open universities.

Key Words:-Scientific Manpower, Autonomous Research, Higher Education, Government-aided etc.

Introduction

Sociologists are interested in career choice and development primarily because of their consequences for socio-economic inequality and mobility. Occupation is a strong determinant of a person's status within the community, earnings, wealth, and style of life. To the extent that young people follow the same or similar occupations as their parents, the inequalities linked to work will be perpetuated from one generation to the next. Thus sociological interest in occupational choice initially focused on mechanisms of intergenerational mobility-what came to be called the process of stratification. Over time, the complexity of the attainment process was increasingly recognized. For example, because of discrimination in the labor market, opportunities are not the same for men and women, whites and minorities, and these must be taken into account in models that purport to represent the attainment process. The combination of individual action in response to goals, preferences, and values, as well as the workings of institutional settings also determine structural opportunity, yield diverse lifelong career patterns. These may be examined in terms of their continuity, stability, upward versus downward movement, rewards, and eventual attainment. Sociologists consider the structure of educational institutions and the labor market as important in shaping careers, so they seek to identify the ways institutional arrangements affect individual experiences, opportunities, and career outcomes. India claims to have the third largest scientific manpower in the world. Our technical manpower is trained by around 320 university level institutions (including private, state government central, national institutes of national importance, etc); over 200 national laboratories and 18 Autonomous Research Institutes which are all aspiring to assume the role of a deemed-to-be University for the purpose of stamping R&D based degrees. The Higher Education in science in India is almost completely

conducted by the University departments and some 5500 government/government-aided colleges and by the open universities. Any claims and efforts then, to remove poverty, can show results only if they address the issue of gender inequality. In recent decades, there have been large gains, no doubt on comparable levels, in basic rights and opportunities, in life expectancy, education and employment for women. The modern employment made women to be recognized with increased status in the society. Further, women are now motivated by others to get into a particular occupation or profession. Hence, to explore the occupational choices of women in general and career choices of women teachers in particular the present study was made.

Objectives:-

- (i) To Study the awareness of women teachers on the significance of higher education.
- (ii) To find out the motivation and inspiration experienced by women teachers to enter into teaching career.
- (iii) To know about the problems those are encountered by women teachers in teaching profession.

Area & Scope

The present study is covered women teachers (that is Assistant Professors, Associate Professors and Professors) working in Degree Colleges in Raichur district. The degree colleges included Government, Government Aided and Private Colleges, which are imparting education in different subject disciplines such as Science, Technology, Social Sciences, Engineering, Education, Law, etc.

Review Of Literature

Initial work examined the linkage between fathers' and sons' occupations (Monika and Mortimer, 2000). Blau and Duncan (1967) identified educational attainment as a pivotal mediating variable, explaining the linkage of

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fathers' education and occupation and sons' occupational destinations. Subsequent studies in the status attainment tradition have investigated the ways in which gender, race, ethnicity, community size, and features of the family of origin, such as its intact character, the number of siblings, and birth order, influence the process of stratification (Kerckhoff, 1995). Across the life course, these institutional arrangements link family background and educational attainment, as well as initial and later placements in the occupational structure (Kerckhoff, 1995). The association between the sex composition of a job and its wage rate within the organizational structure of the labor market is perpetuated to some degree by micro-level processes that produce gender differences in the aspirations and qualifications with which workers enter the labor market, but this association is perpetuated even more by micro level processes that operate at the point of career entry to channel women and men with the same aspirations and qualifications into different, sex-typed jobs. (Marini and Fan1997). Consequently, women are also participating in higher education to a greater extent. Women's advancement in higher education is "a valid indicator of the sociopolitical status of women in different societies" (Fuchs, 1998).

Research Methodology:-

Raichur district has more than 125 Degree Colleges located in towns, villages and city. Further, it is noted that more than 500 women teachers are working in these colleges. It is impossible to survey all these women teachers; the present study was made on the basis of sample survey covering 200 women teachers.

Sample Size: - 200 womens teachers

Sampling Technique: - Convenience Sampling

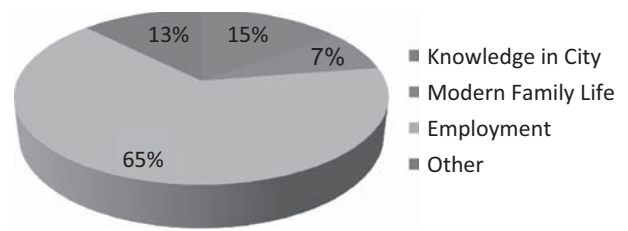
Tool for Data Collection: - Questionnaire for 200 womens teachers Questionnaire was used to survey these teachers and the collected primary data on career choices of these teachers is analyzed and discussed as under.

Data Analysis, Interpretation & Discussion:-

TABLE NO:-1
Significance of Education to Women

Particulars	Frequency	Percentage
To Gain Knowledge in Society	30	15
To Live Modern Family Life	15	7.5
To get Employment	130	65
Any Other	25	12.5
TOTAL	200	100

Percentage of Significance of Education to Women

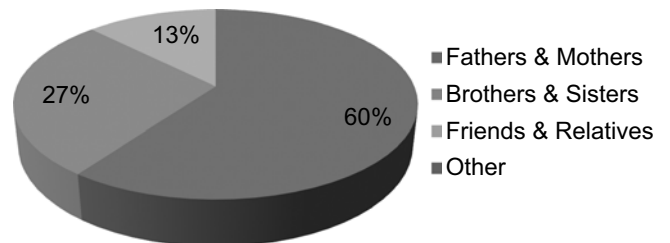


Interpretation: - Fig. shows that, 65% of womens getting employment, 15% womens gain knowledge in society, 7.5% womens live modern family life and other significance of education to womens are 12.5%

Table No:-2
Career and Occupational Choice

Particulars	Frequency	Percentage
Father & Mother	120	60
Brothers & Sisters	55	27.5
Friends & Relatives	25	12.5
Any Other	---	---
TOTAL	200	100

Percentage of Career and Occupational Choice

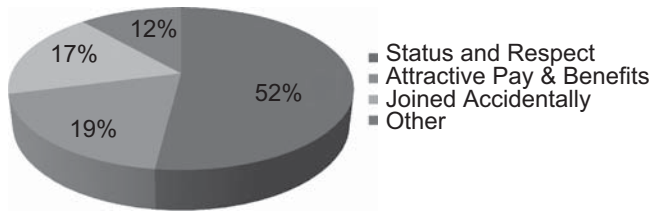


Interpretation: - Fig. shows that, 60% of womens choose their career choice as teacher because of their Father's and Mother's inspiration and motivation , 27.5% womens choose their career choice as teacher because of their Brother's and Sister's inspiration and motivation, and 12.5% women's choose their career choice as teacher because of Friends and Relatives inspiration and motivation

TABLE NO :-3
Reasons to Choose Teaching Career

Particulars	Frequency	Percentage
Status and Respect as Teacher	104	52
Attractive Pay and other Benefits	38	19
Joined Accidentally	35	17.5
Any Other	23	11.5
TOTAL	200	100

Percentage of Reasons to Choose Teaching Career

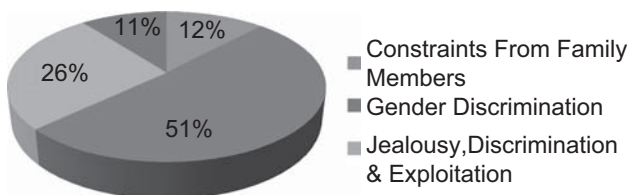


Interpretation: - Fig. shows that, 52% of womens choose their career as teacher because of status and respect in profession, 19% womens choose their career as teacher because of attractive salary and other benefits in profession, 17.5% womens joined their career as teacher accidentally and 11.5 % womens choose their career as teacher because of other reasons.

Table No:-4
Problems Faced in Teaching

Particulars	Frequency	Percentage
Constraints from Family Members	24	12
Gender Discrimination Jealousy, Discrimination and	102	51
Exploitation in Workplace	53	26.5
Any Other	21	10.5
TOTAL	200	100

Percentage of Problems Faced in Teaching



Interpretation: - Fig. shows that, 12% of womens faced problems and constraints from Family Members, 51% womens faced problems because of Gender Discrimination, 26.5% womens faced problems because of jealousy, discrimination, and exploitation and 10.5% womens faced problems because of others reasons.

Suggestions:-

- (1) More efforts are needed to increase women’s equality in education.
- (2) It is suggested to the employers to curb gender discrimination among the teachers working in the colleges.
- (3) There is essential need to increase awareness on the conventional beliefs such as ‘women are for

household work’, ‘girls are not equal to boys’ and such other assumptions.

CONCLUSION

The respondents in the present study are women teachers working in graduate colleges. But still they are of the opinion that there is gender inequality is there everywhere and there is also gender discrimination. The reasons for these are conventional beliefs, orthodox ideas and the parents’ suppression on the girls’ education and equality. Hence, it essentially needed to give awareness to the parents of girl children, to educate their children and allow the girls to live equally in the society. Further, the employers of the colleges and the Government should pass necessary legislations against the inequality and discrimination of women in the workplaces. In spite of discrimination and inequality, the women teachers are facing, still almost all the women teachers are satisfied with their work and social life.

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BUSINESS ETHICS: AN IMPERATIVE TO GAIN COMPETITIVE ADVANTAGE

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Abstract

Ethics concern an individual's moral judgment about right and wrong. Philosophical ethics could be called the study of what is good and bad. Generally, philosophical ethics concerns itself with discovering a system one may use to determine who or what is good, or with evaluating systems that others have proposed. Ethics primarily concerns itself with this realm of individual action. For the most part, ethical theories attempt to develop a system of obligations that we have towards others. "Business is a means by which people endeavour to attain a good life for themselves. It is a central activity of society and a type of human association. Too often it is seen in terms of dollars and cents rather than people. Although the firm may be established for profit the profit earned is simply a means to an end and not an end in itself. When this fact is obscured and profit becomes an end, then people are poorly served because they are forgotten and ignored in the business process." Business ethics are moral principles that guide the way a business behaves. The same principles that determine an individual's actions also apply to business. Corporations receive a social license to operate and derive economic benefits however, this carries with it responsibilities to society A business should also follow relevant codes of practice that cover its sector. Many companies have created voluntary codes of practice that regulate practices in their industrial sector. These are often drawn up in consultation with governments, employees, local communities and other stakeholders. However, it is not always easy to create similar hard-and-fast definitions of good ethical practice

Key words: *Ethics, Business ethics, Performance, Competitive Advantage*

Introduction:

Business Ethics is conducting all aspects of business and dealing with all stakeholders in an ethical manner. Globalization has brought about greater involvement with ethical considerations and most importantly achieving competitive advantage through business ethics. Globalization and business ethics are linked as they affect a company's ability to commit to its shareholders, in particular to external investors, and preserve the trust needed for further investment and growth. As the speed of comparable tangible assets acquisition accelerates and the pace of imitation quickens, firms that want to sustain distinctive global competitive advantages need to protect, exploit and enhance their unique intangible assets, particularly integrity (building firms of integrity is the hidden logic of business ethics).

In business context, ethics influence corporate behaviour. In the popular mind, ethics are inextricably linked to the notions of honesty, integrity, accountability, transparency and social responsibility. Many leading businesses no longer debate the legitimacy of the role and importance of ethics; rather, they are forging ahead, finding new ways to put ethics into practice. Successful and sustained businesses, at their cores, share a universal trait—they are focused on providing value to and sharing values with the societies in which they operate. In many cases, the members of these societies

are directly involved with the companies as customers, employees, suppliers, and shareholders.

Companies also embed ethics into business in a very basic way by adding value to people's lives. Examples of this include developing products that make life more enjoyable like Apple's iPod or offering progressive employment practices like PepsiCo's flexible work programs. The interests of companies and their stakeholders are, and should be, inextricably linked.

The bottom line value of ethical behaviour can be demonstrated using traditional economics and rational decision-making models. Such an approach begins from the premise that honesty and trust reduce transaction costs, because fewer protective devices are needed if the firm has trustworthy agents and less time is spent in negotiation if initial claims are truthful.

Some may consider that the publication of a code of ethics, either by the professional body, the employer or some regulatory agency, is sufficient to ensure ethical behaviour, but the existence of professional codes however well-constructed will not of itself bring about change in culture and behaviour. Codes may be of either an aspirational or a regulatory nature. Besides the moral, social, personal and cultural imperatives to tell the truth, it's increasingly evident that ethical practices protect and even boost the bottom line.

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But is there a relationship between ethical behaviour and business success?

Business Ethics as Competitive advantage

Business ethics has grown over the years as a management discipline and this is the response to a recognised corporate need just as a discipline of strategic management human resource management and risk management. Taking a bird eye view of the world's economy, we can see that businesses have become highly competitive and the management of corporate ethics has become a strategic issue companies cannot afford to ignore. The world over company's intangible assets are assuming an increasingly competitive significance and business ethics is not an exception. Apparently business ethics has become a cutting edge, a new frontier for the company's competitive advantage. Consumers learn to trust ethical brands and remain loyal to them, even during difficult periods. In 1982, Johnson & Johnson spent over \$100 million dollars recalling Tylenol, its best-selling product, after someone tampered with bottles of the painkiller. The company followed its credo, a set of ethical organizational values, and the result was a boost in consumer confidence, despite the contamination scare. Society benefits from business ethics because ethical companies recognize their social responsibilities.

Business ethics can also be analysed as a threat to business competitiveness, when ethical failure diminishes the reputation of a company and its products, both locally and globally. In certain markets the companies records a positive or negative ethical conduct determine their "licence to operate" in some markets.

Acting ethically helps a business in the long run and creates an image for itself and if they fail to do so, they are detoriating their so created image. There are companies that have made money through moral indifference and companies that have been really ethically have not made money at all.

Business ethics, however, addresses the opposite question: *how can one do good by doing well?* It generally starts with the assumption that managers want to do something good with their lives and investigates how to accomplish this through business. The two arguments usually confronted are corporate executives and directors are not *qualified* to do anything other than maximize profit as well as they do not have any right to do anything other than making profit. Business people are expert at making money, not at making social policy. They lack the perspective and training to address complex social problems, which should be left to governments and social service agencies. Business needs to be truly acting in a way which goes beyond

purely profit-based motivations, towards a model which works for everyone – what is usually referred to as the Triple Bottom Line: People, Planet and Profit. An ethical approach is fundamental to sound business practice as it underpins the structures and systems used to ensure good governance and without it governance will fail. Companies report on their financial, social and environmental performance. The Dow Jones Sustainability Index benchmarks companies who report their performance based on the triple bottom line. This type of performance reporting acknowledges that companies must make a profit to survive, but encourages ethical and sustainable business conduct.

Importance of Business Ethics

The four major factors that highlight the importance of business ethics is that the business benefits from long term growth and such a sustainability comes an ethical long term vision which takes into account all stakeholders Secondly, the cost and risk reduction which any company feels that they spend less protecting from internal and external behaviour risk when supported by sound governed system, thirdly the anti-capitalist sentiment which marked the blow for the credibility of capitalism and lastly the plant with limited resources but fast growing population and without business ethics resources are depleted for the individual gain at a huge cost to both current and future generation.

With the growing importance of globalization, the sole responsibility of corporations is to earn profits for their shareholders is increasingly difficult to maintain. The elimination of corruption, respect for human rights, adequate working conditions for labour, and healthy local communities are all stimulants to economic growth and development.

The idea that business should be conducted ethically is not a new one. Neither is the idea that business should be conducted in socially responsible ways. For most of the last century, however, responsibility for setting standards for the conduct of business and ensuring that economic wealth was shared in some fashion across all segments of society was assumed by governments acting individually or collectively. Over the years corporates have taken steps to prove that ethics in business help them in the long run.

Industries and companies globalize because shifts in technology, customer needs, government policy, or country infrastructure create major differences in competitive position among companies from different nations or make the advantages of a global strategy more significant. Firms are on the front line of international competition. They must increasingly compete globally (Porter, 1998).

Ethically proven companies

Globalization has brought about greater involvement with ethical considerations and most importantly achieving competitive advantage through business ethics. This section of the paper will discuss how companies in today's world are trying to have their own business ethics not only as a critical requirement for competing and being trusted by the mass stakeholders, but also for achieving sustainable competitive advantage.

However, strict reporting, detailed codes of conduct and regulations and rules are certainly necessary but not sufficient. A firm with a good reputation is one with an image that fits the ethical values of an individual agent, and which when it is relevant, fosters good relationships (Geoghegan & Azmi, 2005).

Corporate reputation reflects the organization's strategy, culture, and values. A good corporate reputation signifies trust in a firm; it creates an emotional and intellectual bond with a number of stakeholders and acts as the source of authority and credibility for all the company's dealings "ethics of strategy" (Verhezen, 2005).

Manpower Incorporation

Manpower Inc. was named to the Ethisphere Institute's 2012 World's Most Ethical Companies list for its proven commitment to ethical business practices, including an outstanding commitment to ethical leadership, compliance practices and corporate social responsibility. Manpower was the only company from the staffing industry to be named to the prestigious list. In 2012, Manpower Group was named to the Ethisphere Institute's 2012 World's Most Ethical Companies list for its proven commitment to ethical leadership, compliance, corporate social responsibility and business practices at large. For the second consecutive year, Manpower Group was the only company in its industry to be recognized. For more than 60 years, Manpower Group has been a mission-driven organization with a unique understanding of their role in society. They help clients operate more effectively and ethically, they connect people with the possibilities of meaningful work and in the process we help build more sustainable communities in which to live and work their deep understanding of clients' ambitions and the potential of humans gives us the ability to capitalize on unseen opportunities, so everyone can achieve more than they imagined.

They care about people and the role of work in their lives. They respect people as individuals, trusting them, supporting them, enabling them to achieve their aims in work and in life and also help people develop their careers through planning, work, coaching and training and also recognize everyone's contribution to our success – our staff, our clients and our candidates and encourage and reward achievement.

They share their knowledge, expertise and resources so that everyone understands what is important in the world of work and they actively listen and act upon anything that improve relationship. Based on their understanding of the world of work, they actively pursue the development and adoption of the best practices worldwide. Their daringness to innovate, to pioneer and evolve is their hallmark. They also stand against practices that exploit people and limit opportunities for individuals to fully enjoy dignity of work. They also attempt to reduce abuse focussing on creating awareness of and apposition to all such practices until such time they can help provide a bridge to employment for affected individuals.

Flour Corporation

Fluor Corporation (NYSE: FLR) is a global engineering and construction firm that designs and builds some of the world's most complex projects. The company creates and delivers innovative solutions for its clients in engineering, procurement, fabrication, construction, and maintenance and project management on a global basis.

Fluor Corporation (NYSE: FLR) announced by the Ethisphere Institute as a 2014 World's Most Ethical Company®. This makes eight consecutive years that Fluor has been named to this list of global companies recognized for their commitment to ethics. Fluor continues to recognize the importance of trust and integrity at the global business level.

Their code is the centre piece of their commitment to conducting business throughout the world with the highest standards of business ethics. The company has adopted global standards to help ensure business is conducted fairly and honestly and interact ethically with all associated with them. Their ethical practices include fair employment practices which is based on merit not personally, ensuring harassment free work place where competence are rewarded and diversity and trust are promoted. Their commitment to safety and security is their hallmark. It is also fully committed to acting as an environmental steward in all of the work sites in which they operate. It is insisted that their clients must comply with applicable environmental laws. As a public traded company they firmly comply with generally accepted accounting principles and always be accurate, firm timely and understandable.

Concluding Remarks

"Behavior that is trusting, trustworthy, and cooperative, not opportunistic, will give the firm a competitive advantage."

An integrity approach to business can yield strengthened competitiveness: it facilitates the delivery of quality products in an honest, reliable way. This approach can enhance work life by making the workplace more fun

and challenging. It can improve relationships with stakeholders and can instil a more positive mindset that fosters creativity and innovations among the stakeholders. The purpose of ethics is to enhance our lives and our relationships both inside and outside of the organization.

The metaphor of a game sees competition in business as an exciting game, in which each competitor strives to achieve excellence, satisfy customers, and succeed as a result. The motive in this type of game is not to drive out the competition, but to work hard, play by the rules of the game, and do one's best in order to succeed (Shleifer, 2004; Trevino & Weaver, 1997).

As the competitive environment with globalization could be characterized by the game metaphor rather than the war metaphor, it is increasingly important to include ethics in the corporation's strategy and potentially implement it in a way that achieves a competitive advantage for the company and adds value to the stakeholders. The metaphor of a game sees competition in business as an exciting game, in which each competitor strives to achieve excellence, satisfy customers, and succeed as a result. The motive in this type of game is not to drive out the competition, but to work hard, play by the rules of the game, and do one's best in order to succeed.

Sustainable global competitive advantage occurs when a company implements a value-creating strategy which other companies are unable to imitate. For example, a

company with superior business leadership skills in enhancing integrity capacity increases its reputation capital with multiple stakeholders and positions itself for competitive advantage...

Business ethics as competitive advantage involves effective building of relationships with a company's stakeholders based on its integrity that maintains such relationships.

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IT BASED KNOWLEDGE MANAGEMENT: NEED OF THE HOUR FOR HIGHER EDUCATIONAL INSTITUTIONS IN INDIA

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Abstract

Knowledge is generated through various procedures, processes and systems adopted in higher educational institutions. This knowledge needs to be tapped at source, organized and transformed rationally to share the knowledge among the users working on these procedures, processes and systems for better functioning and sooner realization of goals. In India, in particular in the state of Andhra Pradesh, there are many higher educational institutions, each facing stiff competition from others. In this scenario, every higher educational institute should realize the need of knowledge management practices to perform better to render better services to all stake holders. This paper aims to elicit, perceptions of managements and staff of higher educational institutions about implementation of IT based knowledge management practices within the campuses and proposes a conceptual framework for IT based knowledge management implementation. The authors selected Andhra Pradesh state as geographical unit and conducted survey through questionnaires and gathered responses from staff and managements of certain established higher educational institutions. The authors explored various functional domains of higher educational institutions and identified certain determinants to observe the impact of implementation of IT based knowledge management. The authors compiled the responses against the determinants of various functional domains explored. The survey revealed that the perception of managements and staff of higher educational institutions about the benefits of knowledge management is low. The authors formulated a conceptual framework for the implementation of IT based knowledge management in higher educational institutions. The authors emphasize the need of implementation of IT based knowledge management for higher educational institutions to effectively capture the knowledge generated by various procedures and processes, maintain and transform the knowledge into required formats and make the knowledge in form of data available to the staff to offer the best quality products and services to all stake holders.

Keywords: Knowledge Management, HEI, Higher Educational Institutions, Knowledge encapsulation, Knowledge mining.

Introduction

In 21st century, the competition has increased among higher educational institutions in India by leaps and bounds to impart quality education to students graduating various courses. Students need multiple skills so as to succeed in current competitive world. The new breed of professionals need to be efficient to tackle problems from cross functional, cultural and ethical perspectives and equipped with skills to benchmark for global leadership positions. They expect the institutions to guide and make them fit and ready to take any kind of challenge in future. The institutions are now bound to take students expectations into cognizance in administrations otherwise they would not survive in the current cut throat competition. So as to provide quality education to students and maintain high standards and to be rated among top institutions by third party agencies, institutions need to administer various domains quite effectively in the campuses. The commonly identified domains are Institutional Planning, Research and Development, Industrial Projects and Consultancy, Placement Services, Teaching & learning Process, Recruitment Process, Performance evaluation of faculty, Administrative services and Students affairs. Above

domains involve so many processes which generate so much of data during execution. Capture of this data and processing it for generating knowledge is very important for educational institutions to perform better and offer quality education to students. Departments within the institutions need to maintain centralised data repositories and share data among departments for better functioning and management of institutions. Many institutions fail in maintaining data repositories as the individuals working for various departments, lack of intention to share knowledge with one another and lack of awareness of benefits of effective knowledge management. Managements of very few institutions have realised the need of knowledge management to realise their objectives and have succeeded in it. Advent of Information Technology has made maintenance and sharing of data very easy and now the data can be hosted in web for sharing among all departments. This data can be kept under constant watch so that various processes can be modified for better functioning.

Knowledge Management is the discipline of enabling all stakeholders working for an organization to collectively and systematically create, share, derive and apply

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knowledge to achieve the goals and targets by saving so many man hours and other resources. With proper implementation of Knowledge management techniques, data will be centrally available and accessible to each and every stakeholder of course with access rights to make sure that only authorised individuals can access key and sensitive data. Immediate access to updated data enables faculty, HODs, administrative people and management members working for educational institutions, to take quick and timely decisions to respond to requirements arisen due to dynamic working environment.

Knowledge in the organization needs to be identified, encapsulated, transformed and disseminated effectively. For this higher educational institutions need to respond to dynamic technologies and increasing demands of academia. This paves the way for usage of Information technology to identify, encapsulate, transform and disseminate the knowledge within the institutions for effective knowledge management. Application of IT based Knowledge Management will enable higher educational institutions to gain more comprehensive, reflexive and integrative view of institutional knowledge for application in cross functional areas for better performance.

Objectives of the study:

- a. To find out determinants of various domains in HEIs influenced by IT based Knowledge management.
- b. To find out the degree of awareness of knowledge management among the individuals working for HEIs.
- c. To find out the perceptions of managements of HEIs to implement IT based Knowledge management techniques within the campuses.

Hypotheses of the study:

- a. Knowledge management is the best technique for HEIs to improve their Performance.
- b. Individuals working for HEIs are aware of significance and benefits of Knowledge management.
- c. Perception of managements of HEIs is high for use of IT based knowledge Management in the campuses.

Methodology

Survey method has been adopted for gathering primary data in the research. The author have limited the study to the geographical area of state of Andhra Pradesh. 50 higher educational institutions which are well established and accredited by NBA, NAAC etc, offering various UG and PG professional courses. Two sets of simple questionnaires have been prepared. One set is for faculty and administrative staff and second set is for

management members of HEIs. First set consists of 3 sections. First section aims to capture the bio data and technical and experience profile of respondents. Second section contains questions for gathering information about the awareness on knowledge management from respondents. Third section is to get the recommendations of respondents to implement IT based knowledge management in their campuses. Second set questionnaire contains 3 sections as well. First section is to capture details of the institution profile. Second section contains questions to know the perception on use of IT based knowledge management. Third section contains questions to know college managements' limitations and recommendations about implementation of IT based knowledge management practices in their campuses. The survey questions have been prepared very cautiously in simple English and 90% questions are multiple choice questions with simple choices so that respondents do not feel any ambiguity while answering the questions. The author have identified 300 staff members from targeted institutions and requested for their email IDs. The author have taken enough care while choosing staff members to make sure that staff of different academic and technical background are covered in the study. Questionnaires have been sent as attachments with a request email clearly indicating the purpose of research with an undertaking that the responses shall be kept confidential and not shared with others, to the staff and management members. Within a month time after couple of reminders, responses have been received from 142 staff members and 18 institutions amounting to 47.33% and 36% respectively from sample sizes taken for staff and managements.

Literature Review

Significant work has already been done in the area of Knowledge Management in higher educational institutions and many researchers contributed so much in this area through their holistic research. The following describes in brief the work already has been done in this area in chronological order (see also annexure).

Wiig (1996) defines knowledge as "the insights, understandings and the practical know-how that we all possess". Nonaka (1998), Tiwana (2000) and Zack (1999) identified two types of knowledge – tacit and explicit. Tacit knowledge is the form of knowledge that is subconsciously understood and applied. Tacit knowledge is highly personalized, gained through experience and influenced by beliefs, perspectives and values of the individuals. It is difficult to codify and resides in the minds of the people possessing it. It is usually shared through highly interactive conversation and shared experiences. Explicit knowledge, on the other hand, is easy to articulate, capture and distribute in different

formats. It is formal and systematic (Nakkiran, Sewry, 2002, pp.235-245). Explicit knowledge can be documented and easily communicated. This knowledge is easier to share and use across the organization.

Duffy (1999) defines knowledge management as the "identification, growth and effective application of an organization's critical knowledge. Eppler (2002) defines Knowledge management as "the systematic, holistic approach to the sustainable improvement of the handling of knowledge on all levels of an organization". According to Nakkiran and Sewry (2002, pp. 235-245), knowledge management is the process of identifying, growing and effectively applying an organization's existing knowledge in order to achieve the organization's goals, while creating an organizational culture that permits further knowledge creation.

From above definitions and literature review, it is derived that every organization in particular higher educational institutions, need good knowledge management system in place for performing better and achieving organizational objectives. Information technology facilitates gathering of knowledge generated out of various activities taking place in the campuses, storing it, processing the data and making the knowledge accessible to each and every authorised stakeholder on demand to generate knowledge further.

Knowledge Management in India: In 21st century, India has become supplier of human resources to entire world. Indian professionals have been working in many foreign companies and making great contribution to their success. Higher educational system is the key to generate such skilled professionals in India. Knowledge is created at various levels in different forms and is required at each level in a different form. Academic and administrative processes of teaching, examination, evaluation, admissions, counselling, training and placement and research and consultancy result in many useful experiences and studies which may be defined as knowledge in the context of higher educational institutes (Ranjan, Khalil). Any academic institute consists of students, faculty, administration, research and development, placements etc levels. Each level generates knowledge and consumes knowledge though nature of knowledge created and consumed differs from level to level. It is very important to identify what knowledge is created and consumed at each level. It is great challenge for higher educational institutes in India to tap the knowledge generated by each level and provide the knowledge required by each level to perform its functions effectively. This challenge can definitely be faced by implementing IT based Knowledge management to capture the knowledge generated by each level and process it and make it available in the form required by other levels in their functions.

Not many higher educational institutions in India have been benefited with knowledge management practices. Though many institutions have implemented college automation packages to capture and store the data generated by various components, they have not succeeded in making use of knowledge thus generated and making it available to other components on time. Indeed many managements have not realised how effective implementation of knowledge management helps them in realising organizational goals. It is the time for higher educational institutions in India need to think of implementation of IT based knowledge management.

Results and discussions:

The authors have identified the functional domains and the determinants effected with impact of implementation of knowledge management through careful study of functioning of all the departments in a typical higher educational institute and the authors' professional experience associated with HEIs. The authors could identify data on major domains and their determinants through discussions with HODs, Deans and principals during his visits to various higher educational institutions. The data thus gathered has been compiled and analysed using content analysis technique. Content analysis technique consists of analysing the contents of documentary materials (books, magazines, newspapers) and verbal materials (interviews, group discussions) for the identification of certain characteristics that can be measured or counted (Kothari, 2010). The major domains have been identified as Institutional Planning & Development, Academics, Admissions, Accounts and Administration, Examinations, Library, Staff, Training & Placements, Students, Transport and Hostel. While answering section 2 of the questionnaires, the respondents marked determinants 'Yes' in favour of knowledge management intervention, else it was marked 'No'. The responses have been codified and computerised and percentages have been obtained pro and against for each determinant. Table 1 consists of the identified domains and their determinants to indicate the impact of implementation of knowledge management.

(Table 1)

(Values in brackets are average % responses of staff and managements of institutions where knowledge management practices are already adopted)

From the responses, the authors observe that only 10% of the institutions have implemented some kind of knowledge management practices and both the staff and management members of these institutions responded more positively on impact of KM intervention on the determinants of various domains than those of other

Table 1: Impact of Knowledge Management on functional domains.

Domain	Impact of KM intervention	Avg % of Yes responses from staff	Avg % of Yes responses from management
Institutional Planning & Development	• Establishment and realization of institutional goals and objectives.	45(85)	65(82)
	• Framing up sustainable and better focused policies.	39(78)	61(81)
	• Effective decision making.	38(70)	59(83)
	• Improved procedures and processes.	40(74)	56(79)
	• Improved quality management.	41(60)	51(75)
Academics	• Optimum use of faculty resources.	54(71)	55(79)
	• Better time management.	52(74)	52(78)
	• Increased students' attendance to classes.	51(75)	51(75)
	• Better access of educational resources to students and faculty.	60(74)	49(69)
	• Better supervision of students by faculty.	60(75)	51(70)
	• Improved quality research by students and faculty.	59(77)	54(78)
	• Increased academic performance by students.	61(79)	51(71)
Admissions	• Increased number of admissions.	51(65)	52(67)
	• Improved access to infrastructure, facilities and benefits information by parents and prospective students.	55(68)	54(70)
	• Easy admission process.	53(67)	50(69)
	• Improved anti ragging mechanism implementation.	51(65)	50(66)
Accounts & Administration	• Better financial planning and budgetary control.	60(80)	59(78)
	• Improved fee collection and dues recovery procedures.	56(75)	57(79)
	• Better HR planning and recruitment.	55(71)	54(79)
	• Optimum use of infrastructure and other resources.	54(70)	52(71)
	• Improved purchase and disposal procedures.	52(70)	51(70)
Examinations	• Improved registration and examination procedures.	51(75)	52(71)
	• Effective results analysis.	55(76)	53(77)
	• Increased reliability in communication with students regarding exams notifications, time tables and seating plans.	56(75)	52(78)
	• Improved procedures in delivery of mark sheets, TC and other certificates to students.	55(70)	57(71)
Library	• Effective use of library resources by students and staff.	56(75)	51(70)
	• Improved procedures in issue, renewal and return of books and journals to students and staff.	54(81)	52(73)
	• Improved online search options for faculty and students to check the availability of books and journals for students and staff.	60(80)	53(75)
Staff	• Improved teaching methodologies.	51(75)	50(70)
	• Assures right man at right place.	52(70)	51(71)
	• Increased accountability and commitment to work by staff.	54(69)	52(75)
	• High employee satisfaction and low manpower attrition.	53(68)	55(70)
	• Improved relationship with students.	55(76)	54(74)
Training & Placements	• Improved relationship with visiting companies.	56(78)	57(79)
	• Increased on campus placements.	54(78)	55(74)
	• Bridging the gap between academics and industry.	52(76)	57(76)

institutions. The authors further observe that management and staff of many higher educational institutions are not fully aware of significance and benefits of IT based knowledge management practices. Hence the first hypothesis stated i.e Knowledge management is the best technique for HEIs to improve their Performance is found to be true whereas the second and third hypothesis stated i.e Individuals working for HEIs are aware of significance and benefits of Knowledge management and Perception of managements of HEIs is high for use of IT based knowledge

Management in the campuses respectively are found be false.

Recommendations:

The authors recommend the implementation of IT based knowledge management techniques in higher educational institutions for better performance and early realisation of goals and objectives. The authors further remark that the knowledge whether it is tacit or explicit, created in

institutions should be properly compiled and analysed so that right decisions can be taken at right time and right information can be accessible to right people.

(Fig 1)

Figure 1: Proposed Conceptual Framework for Knowledge Management

The authors proposed framework for implementation of knowledge management in higher educational institutions in India as detailed in Figure 1. As per this framework, in the first stage, knowledge is created from tacit and explicit knowledge generated through various procedures and processes within an institution. This knowledge is compiled, structured and stored in the database in second stage. In third stage, this knowledge is thoroughly analysed and transformed into the forms required by various procedures and processes within the institution. In fourth stage, this knowledge is disseminated to required processes and procedures in required formats. The knowledge thus obtained is

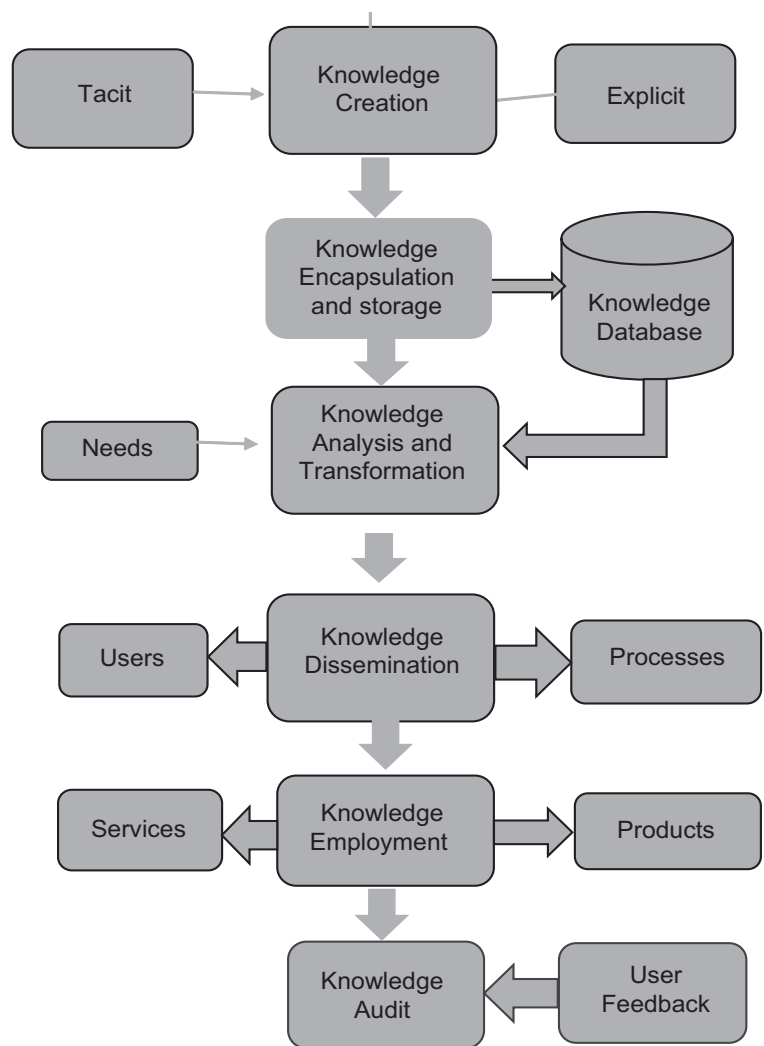


Fig 1

employed in the production of products and services within the institution in fifth stage. In last stage, knowledge audit needs to be done by taking feedback from the users to correct or modify the knowledge previously captured and further fresh knowledge is to be captured. Thus implementation of knowledge management is an iterative process. This framework for implementation of knowledge management shall definitely help the institutions to improve their performance and realize their goals quickly.

Conclusion: For every higher educational institution in India, in this competitive age, knowledge generated internally from the procedures and processes, needs to be tracked and shared for better functioning and quicker realization of goals. For this knowledge needs to be tapped and data sharing culture needs to be adopted and promoted within the institutions. From the results of the survey as detailed in this paper, the authors conclude that implementation of IT based knowledge management practices in higher educational institutions in India definitely brings better transparency, accountability, discipline and efficiency among staff, students and managements of institutions. This paves the way for sooner realization of objectives. For this awareness about the benefits of knowledge management practices, needs to be created among managements and staff of higher educational institutions in India. Government of India may play very active role in creating awareness through bodies like UGC, AICTE and various accreditation bodies like NBA, NAAC etc. Besides Indian government may arrange for loans with less interest through public sector banks for the institutions which come forward for implementation of IT based knowledge management practices for purchase of necessary computer hardware and software to have the system in place.

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THE IMPACT OF FUEL PRICE HIKE ON CONSUMERS

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Dr. G.Themozhi²

Abstract

Increase in fuel price will also increase in food price. The chain will further propagate. These ups and downs push more people to poverty and a pathetic situation. The present study has been undertaken to analyse the level of impact of the consumers towards the price rise of fuel in Palani Taluk. The focus of the study is on the factors influencing the impact level of the consumers. It is based upon the opinions, attitude and responses of the consumers in Palani Taluk. This study covers only those consumers who are having two wheeler and car which is used for non commercial purpose.

Introduction

The study of the impact of fuel price rise is an important area in marketing. This concept deals with how the price-sensitive consumers react to the price hike. Over the past many decades the whole world has been dependent upon natural non-renewable sources of energy. Petrol and diesel are very much important for transport. Fuel is making the world to go round. Thus it is one of the basic things to live in the modern world.

Two wheeler and car are the most important element in modern life. Nowadays every person is having two wheeler and car because it is more convenient to travel from one place to other. Life without fuel is impossible like that fuel without vehicle is also impossible. Rising of fuel price may increase the cost of travelling. The fuel prices are a significant determinant of worldwide economic performance. The fuel price rise results in a transfer of income from fuel importing to fuel exporting countries according to a shift in terms of trade. According to the net-fuel exporting nations, a price rise increases their real national income due to the higher export earnings. By contrast, the rise in fuel prices has negative impact on fuel importing countries while these countries must produce goods and services. India is one of the largest fuel importing country.

Review of Literature

Dr. C. P. Gupta and Ms. Mitali Chaturvedi in the title of "Branding of Fuel by Indian Petroleum Industry and Its Impact (with reference to branded petrol) A Study with reference to the Region of City of Agra, Delhi and Mumbai" *Indian Journal of Marketing* in their study with the objectives of the price sensitive consumers is ready to use branded fuel and advertisement effectiveness of the branded petrol by the petroleum companies. They frame the hypothesis for the above objectives and using the tool of chi-square that find that price are important factor for the consumers and petroleum companies need to

educate the consumers that to understand the advantages of using the branded fuel

Rosyina Binty Mutamd Ali in the title of "The Impact of Rising Fuel Price Towards Middle Income Group", in his study highlighted impact of rising fuel price towards middle income group and describe the action taken by middle class people to face the burden and investigate the problem that occurs from the rising fuel price to the middle income group. This study is mainly concerned for people who are earning income of 1,500 – 3,500 in Melaka central (Malaysia).

Dr. Sanjay Pandit and Janvi Chandwani in their study "Petrol is the life line of any industry based economy. Today this hyper inflation in petrol rises has pulled down economic growth drastically, not only in India but in most of the countries. But still proper management of import duties, taxes & other charges in petrol, Petrol prices in India can be brought down by Indian Govt. In many developing countries like most of Asian economics like India, Pakistan, Bangladesh and Sri Lanka, there has been a huge set back in growth rate. It is so because high fuel prices, leads to increase in production costs for the companies and thus increase in overall prices. In developing nations, also insufficient government politics, implementation coupled with corruption has resulted in general price level of economy."

Significance of the Study

Recently, the volatility of fuel price fluctuates aggressively and gives wider implications towards all income groups. This price hike not only affected at macro level but also to every individual users. It affects the ultimate consumers because the price hike is directly shifted by the fuel manufacturing and refining companies to the shoulder of the ultimate users. This price hike affects all range of people especially who are in middle class.

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Objectives of the Study

1. To compare the fuel filling, the amount of spending and usage of vehicle before and after price hike.
2. To identify the reasons for rise in price of fuel.
3. To analyze the sectors which are affected more due to price rise of fuel.
4. To offer summary of findings, suggestion and conclusion.

Hypotheses

- There is no significant difference in frequency of fuel filling before and after price hike
- There is no significant difference in monthly expenditure on fuel before and after price hike
- There is no significant difference in usage of vehicle before and after price hike

Methodology

The study involves the data collected from primary as well as secondary sources .The primary data have been collected from the respondents through questionnaire/ interview schedule and the secondary data have been collected from websites, newspapers, magazines, books, and journals. A pilot study was conducted and based on the information gathered the questionnaire/ interview schedule has been revised.

Having completed the data collection, the filled up questionnaire/ interview schedule were edited properly to make them ready for coding. All the information collected with the help of questionnaire was summed up by preparing a Master Table with the help of spreadsheet. Data have been entered into computer using **SPSS** software (Statistical Package for the Social Sciences) version 16.0 which comprises several types of analysis that can be used to analyze the data. Tools used are

- Paired 't' test and
- Friedman's Ranking Technique.

Reason for Rise in Price of Fuel

There Are Several Reasons For Rise In Price Of Fuel. Six Major Reasons Are Ranked By The 300 Respondents. Friedman Rank Test Has Been Applied To Test The Majority Of The Response

Rank Was Assigned To Each Statement On The Basis Of Mean Score In Ascending Order. The Statement With The Least Score Was Assigned To Rank One And The Highest Score Was Assigned The Last Rank, That Is, Six. These Ranks Are Helpful To Know Which Reason Is More Suitable For the Price Hike of Fuel

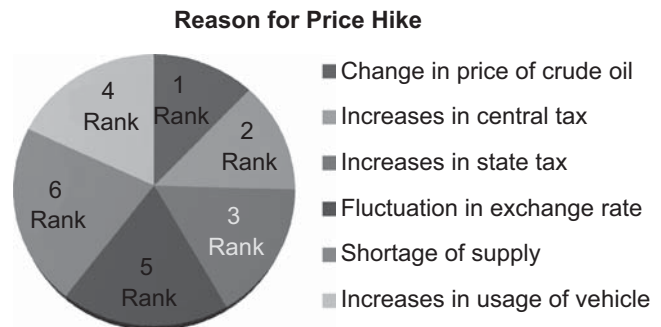
(Table 1)

TABLE 1
Reason for Rise in Price of Fuel

S.NO	Variables	Mean rank	Rank
1.	Change in price of crude oil	2.55	1
2.	Increases in central tax	2.80	2
3.	Increases in state tax	3.41	3
4.	Fluctuation in exchange rate	3.93	5
5.	Shortage of supply	4.52	6
6.	Increases in usage of vehicle	3.79	4

Source: Primary Data

Form the Table 1 , it is clear that first reason for price rise in fuel was change in price of crude oil which is followed by increase in central tax, increase in state tax, increase in usage of vehicle, fluctuation in exchange rate and shortage of supply



Sectors Affected More Due To Price Hike in Fuel

More or less all the sectors are affected due to price hike in fuel. Ten major reasons are ranked by the 300 respondents. Friedman rank test has been applied to test the majority of the response.

Rank was assigned to each statement on the basis of mean score in ascending order. The statement with the least score was assigned to rank one and the highest score was assigned the last rank, that is, ten. These ranks are helpful to know which sector affected more due to price hike.

(Table 2)

From the Table 4.2, it is clear that food products was the first sector which is more affected by the rise in fuel price which is followed by transportation, household products, health care products, textile product, automobile, tourism, service sector, construction/ real estate and import and export.

(FIG 2)

TABLE 2

SECTORS AFFECTED MORE DUE TO PRICE HIKE

S.No	Variables	Mean Rank	Rank
1.	Food Products	2.48	1
2.	Textile Products	5.46	5
3.	Transportation	3.00	2
4.	Automobile	5.83	6
5.	Tourism	6.28	7
6.	Health Care Products	4.96	4
7.	Household Products	4.82	3
8.	Construction/ Real Estate	7.19	9
9.	Service Sector	7.06	8
10.	Import And Export	7.93	10

Source: Primary Data

Level of Impact Before and After Price Hike

The main focus of the study is to identify the level of impact on price hike in fuel. The impact levels are clearly identified by testing whether there are any differences in habits of frequency of fuel filling, monthly expenditure for fuel and usage of vehicles before and after the price hike in fuel. Before the government decided to allow market forces to dictate the pricing of the essential fuel considered as before price hike and after price hike covers only the last few years.

To identify the difference 'paired t' test has been applied to find out whether there exists any significant difference in the fuel filling, monthly expenditure for fuel and usage of vehicles before and after the price hike in fuel.

Filling of Fuel Before and After Price Hike

Ho: There is no significant difference in frequency of fuel filling before and after price hike

(Table 3)

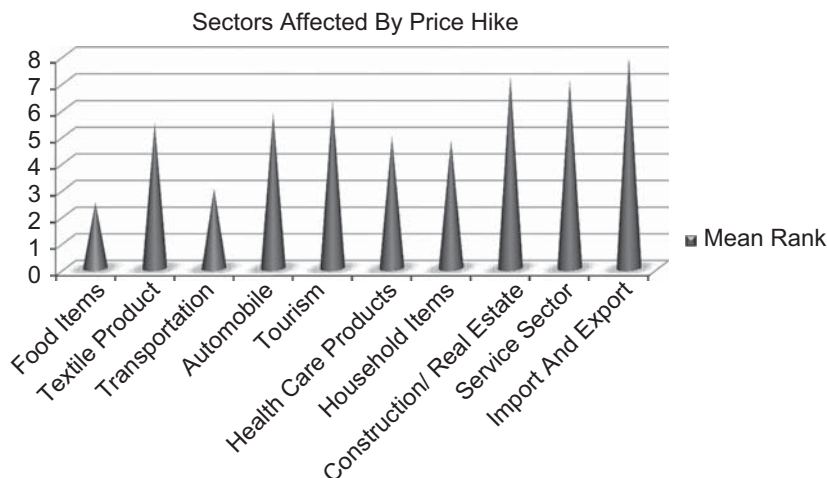


Fig 2

TABLE 3

FREQUENCY of FUEL FILLING

Fuel Filling	Numbers	Mean	Standard Deviation
Before Hike	300	3.09	1.367
After Hike	300	3.25	1.347

(Df : 299 Table Value: Five per cent level: 1.968
Calculated 't' Value:-4.298 One per cent level: 2.592)

As the calculated 't' value is greater than the Table value at one per cent level, there exists significant difference in frequencies of fuel filling among respondents before and after hike in fuel price. Hence the hypothesis is rejected. Thus, it is inferred that after price hike, the respondents have reduced the frequencies of fuel filling.

Monthly Expenditure on Fuel Before and After Price Hike

Ho: There is no significant difference in monthly expenditure on fuel before and after price hike

TABLE 4

Monthly Expenditure on Fuel

Monthly Expenditure on Fuel	Numbers	Mean	Standard Deviation
Before Hike	300	1.59	0.768
After Hike	300	2.12	0.849

(Df : 299, Table Value: Five per cent level: 1.968,
Calculated 't' Value:-16.375 One per cent level: 2.592)

As the calculated 't' value is greater than the Table value at one per cent level, there exists significant difference in monthly expenditure on fuel filling among respondents before and after the hike in fuel price. Hence the hypothesis is rejected. Thus, it is inferred that spending amount of fuel has increased after price hike.

Usage of Vehicle Before and After Price Hike

Ho: There is no significant difference in usage of vehicle before and after price hike

TABLE 5
Usage of Vehicle

Usage of Vehicle	Numbers	Mean	Standard Deviation
Before Hike	300	3.27	1.003
After Hike	300	2.52	0.980

(Df : 299, Table Value: Five per cent level: 1.968, Calculated 't' Value:16.200, One per cent level : 2.592)

As the calculated 't' value is greater than the Table value at one per cent level, there exists significant difference in usage of vehicle among respondents before and after price hike of fuel. Hence the hypothesis is rejected. Thus, it is inferred that after price hike the respondents have reduced the usage of vehicle.

(Fig 3)

Findings

- From that, it is clear that first reason for price rise in fuel was change in price of crude oil which is followed by increase in central tax, increase in state tax, increase in usage of vehicle, fluctuation in exchange rate and shortage of supply.
- food products was the first sector which is more affected by rise in fuel price which is followed by Transportation, household items, health care products, textile product, automobile, tourism, service sector, construction/ real estate and import and export.
- The paired 't' test result reveals that there exists significant difference in frequency of filling fuel before and after price hike. Thus, it is inferred that after price hike the respondents have reduced the frequency of fuel filling.

- The paired 't' test result shows that there exists significant difference in monthly expenditure on fuel before and after price hike. Thus, it is concluded that there is an increase in the spending after price hike.
- The paired 't' test result exhibits that there exists significant difference in usage of vehicle among the respondents before and after price hike. Thus, it is cleared that after price hike the respondents have reduced the usage vehicle.

Suggestions

Apart from the above findings, the following are some suggestions not only to the government but also to the general public for controlling the further raise in price of fuel.

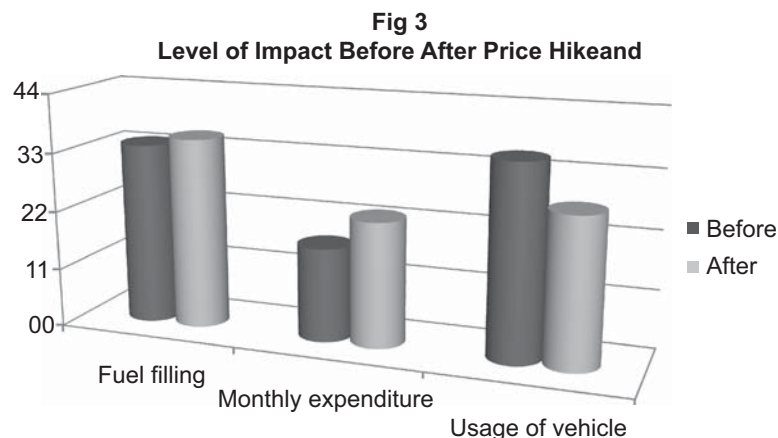
i) For Government

The government should plan the following alternative strategies in order to overcome the raise in price of fuel.

- Government may determine the price of fuel instead of allowing the market forces to dictate the pricing of the essential fuel.
- It may try to reduce current account deficit. This will result in appreciation of rupee value and there by crude oil cost will be reduced.
- Government may import crude oil from those countries which can provide crude oil in their own currencies instead of dollars.
- Uniform tax structure on fuel can be imposed instead of multiple level of tax prevailing in forms of import tax, central excise and state tax.

ii) For Public

Government alone cannot control the raise in fuel price. Public also should take effort with the



government in order to curb the fuel price by using vehicle efficiently.

- a) Public may reduce the usage of vehicle for unnecessary purpose which helps to reduce the consumption level.
- b) Enhance the using of public transport system which results in reduction of consumption level.
- c) Bicycle can be used for short distance and walking also can be preferred for the same, which will not only save the fuel but also improve the health as well as the environment.
- d) Use one vehicle if more than one family member or friends are going to the same route. This method is called **pooling** which is popular in foreign countries.

Suggestions are many, to bring those suggestions into action is necessary because

Action - Speaks Louder than Words

Conclusion

Petrol and diesel are natural resources and limited in nature. All of us have to use it judiciously so that our future generations can also use it, and thus lead to sustainable development. As someone has rightly said, **“Natural resources are not something we inherit from our forefathers but something we borrow from our children”** Hike of fuel prices in contemporary India has become an indispensable which could not be ignored. Hence it is not only on the government who should take initiative to control the ever increasing prices through its fare and ethical taxation policies and effective usage and control but also on the part of the general public who should take decision on their consumption of the petroleum products. It is concluded that should all join our hands together so that we can fight the problem of high fuel prices and prove that **“Reserving Fuel Saves Our Economy”**.

GREEN HR IN BOSCH

Komal A. Badlani¹

Abstract

A study on Green HR was carried out at Bosch Chassis System India Limited, Jalgaon. Green HR is an environment friendly initiative that reduces an employee carbon footprint and the preservation of knowledge capital. Green HR initiatives help companies find alternative ways to cut cost without losing their top talent; furloughs, part time work, etc. In the present work, a detailed study was carried out regarding the green HR practices implemented at BOSCH. Exploratory research was conducted to carry out the analysis. Sampling was done by random sampling technique. On the basis of data analysis, it was found that most of the employees at BOSCH were aware about the concept of green hr. Thus, it can be concluded that BOSCH is still on developing stage as it conducts certain green hr activities such as reduction in paper work, swap card for time management of employees, LPG usage, pollution control, ETP treatment and many more.

Keywords: Green HR, Environment friendly, Pollution, Employee Carbon footprint, Knowledge capital.

Introduction

Green HR is a strategy used primarily for reducing the carbon footprint of each employee and talent retention. More employees are becoming more concerned about the environment and climate change. Green HR is one which involves two essential elements: environmentally friendly HR practices and the preservation of knowledge capital. Green HR involves reducing your carbon footprint via less printing of paper, video conferencing and interviews, etc. Companies are quick to layoff when times are tough before realizing the future implications of losing that knowledge capital. Green HR initiatives help companies find alternative ways to cut cost without losing their top talent; furloughs, part time work, etc. HR departments are also seeing Green HR as a cutting edge way to keep top talent in house. As knowledgeable, experienced professionals become harder to find and retain, companies must continue to be creative at finding ways of keeping these highly skilled workers.

Green Hr Practices

- **Reduce carbon footprint-** Today, the term "carbon footprint" is often used as shorthand for the amount of carbon (usually in tonnes) being emitted by an activity or organization. The carbon component of the Ecological Footprint takes a slightly differing approach, translating the amount of carbon dioxide into the amount of productive land and sea area required to sequester carbon dioxide emissions. This tells us the demand on the planet that results from burning fossil fuels. Measuring it in this way offers a few key advantages. Thus, it is essential to follow the green hr and help reducing carbon footprint.
- **Paperless work-** Paperless work is one in which the use of paper is eliminated or greatly reduced. This is done by converting documents and other

papers into digital form. Proponents claim that "going paperless" can save money, boost productivity, save space, make documentation and information sharing easier, keep personal information more secure, and help the environment. Once computer data is printed on paper, it becomes out-of-sync with computer database updates. Paper is difficult to search and arrange in multiple sort arrangements, and similar paper data stored in multiple locations is often difficult and costly to track and update.

- **Recycling-** Recycling is processing used materials (waste) into new products to prevent waste of potentially useful materials, reduce the consumption of fresh raw materials, reduce energy usage, reduce air pollution (from incineration) and water pollution (from landfilling) by reducing the need for "conventional" waste disposal, and lower greenhouse gas emissions as compared to virgin production. Recycling is a key component of modern waste reduction and is the third component of the "Reduce, Reuse, and Recycle" waste hierarchy.
- **Video conferencing-** Videoconferencing is the conduct of a videoconference (also known as a video conference or video teleconference) by a set of telecommunication technologies which allow two or more locations to communicate by simultaneous two-way video and audio transmissions. It has also been called 'visual collaboration' and is a type of groupware. Some of its benefits are:
Login, listen and leave. It's easy to meet with anyone, anywhere.
Save money by eliminating travel, accommodations, food and gas.
Enhance your meetings in ways that can't be done in person

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Save time and be more productive
Meet more often, and get more done.

Benefits of Green Hr:

- **Publication of Employee Information** – Employee communications and mailings must be send out and via e-mail or by posting on the company’s intranet or Web site rather than sending through mail. Some employees may not have computer access while at work; ask for their personal e-mail address to send information to their homes. This will not only save on paper resources, but will also save company’s money and time.
- **Employee Forms** – A process shall be developed to complete the basic HR transactions online instead of processing paper forms for changes in employee information such as benefits enrolment or pay increases.
- **Employee Policy Manuals and Employee Handbooks** – These large documents shall be made available for employees through the company intranet or Web site to eliminate printing of these large documents. Utilization of technology must be done to tab certain sections so that employees can go right to the section that they need directly by clicking on that topic.
- **Eliminate Paper by Placing Personnel Records on the Computer or Microfilm** - When considering to move to a completely paperless personnel file, there are several factors to keep in mind:
 - a. Safety – No matter how your files are stored, make sure they are protected from damage or loss.
 - b. Accessibility – If a regulatory agency such as the Immigration and Naturalization Service (INS), the EEOC, the Department of Labour, etc., conducts an audit, the files must be readily accessible and readable, in order to produce a photocopy if required.
 - c. Privacy – It is important that disclosure of personnel files be made only to those with a “need to know,” so passwords and other security measures must be taken to ensure this level of privacy.
 - d. Special Requirements – If a record needs to be maintained, but cannot be scanned or photocopied, then special arrangements will have to be made. An example of this might be a cassette tape of a call from a customer, or a chest x-ray that is required by OSHA.
- **Transit Reimbursement Account** - Talk to your benefits provider about offering this to assist employees in commuting to and from work.

Limitations of Green Hr:

- **Increased Capital Outlays-** Some green conversions require an initial expenditure that decreases the bottom-line performance while the investment is paying for itself and this can decrease the quarterly earnings or annual profits of the company. An investment in green technology might increase pressure on company’s budget, leaving less money for other investments or sometimes company might require taking out an interest-bearing loan.
- **Decreased Productivity-** It’s easier for employees to toss paper, plastic and other items into one trash can than it is to sort the trash. If one of the green hr practices that is recycling is added in the company, a slight decrease in worker productivity can be seen. If the purchasing department is required to search for and verify the green status of products and vendors, they will spend more time purchasing than when they could just purchase the cheapest goods and services.

Green HR Solutions:

HR operations require huge quantity of some consumables such as paper, envelope, and plastic and ink tone. This can be controlled by following some of the activities of green hr. Apart from general green office practices, here are some recently used environment friendly solutions.

Green Printing- Paper and toner consumption are both obvious causes for environmental problems but reducing printing and paper consumption is very difficult for those corporations with huge number of staff, each with own preferences. Excess printing naturally leads to more use of paper, toner wastage and CO₂ emission. Recent developments in technology have brought a solution to this problem. Pretonsaver is software which can reduce paper demand up to 20% and toner & ink demand up to 50% without degrading the output image quality.

Green Design for Payroll & Taxation forms- Technology is not the only solution to stay green; there are some easy ways also to be environment friendly that is ‘Sealer Solution’. Sealer form is a single piece of paper which acts as both a form and an envelope. Sealer solution enables automatic individual printing and form sealing in a secure manner.

Green Manufacturing & Disposal of Staff Identity Cards- Issuing I card is a familiar part of HR operation. These cards are made of PVC, which is difficult to recycle and cause lot of pollution. PETG is a better material to produce plastic cards as it is 100% recyclable and it doesn’t produce any noxious fumes.

Green Business- Green business is an enterprise that has no negative impact on the global or local environment- a business that strives to meet the triple bottom line. Green or sustainable business is that which meets the needs of the present world without compromising the ability of the future generations to meet their own needs. It is the process of assessing how to design the products that will be advantageous to the environment and also about how well a company’s products perform with renewable resources.

Environmental Sphere- One of the major initiative of sustainable/ green business is to eliminate or decrease the impact of harmful chemicals, materials and waste generated by certain manufacturing processes on the environment. The carbon footprint concept branched off from ecological footprint analysis, which examines the ecological capacity required to support the consumption of products. One of the most common examples of green business is the act of going paperless.

Standards- In the 1990s, efforts by government, NGOs, corporations and investors began to grow to create awareness and to develop plans for investment in business sustainability. One milestone was the establishment of the ISO 14000 whose development came as a result of the Rio Summit on the environment held in 1992. ISO 14001 is the cornerstone standard of the ISO 14000 series. It specifies a framework of control for an Environment Management System against which an organization can be certified by a third party.

LEED Certification- Leadership in Energy & Environmental Design standards were developed by the US Green Building Council in an effort to propel green building design in US. It is very prestigious title and can be attained with the compliance with all environmental laws and regulations.

Research Methodology

The study is on “Green HR in BOSCH Chassis System India Ltd.”. The methodology adopted to complete research is described as under:

1) Research type:

The research type is Exploratory Research.

2) Research approach

a) Primary Data:

Primary data collected with the help of interview method and questionnaires.

b) Secondary Data:

Secondary data is collected from:

1. Company Manual
2. Websites

3. Newspapers
4. Magazines

3) Research instrument:

1. Detailed Questionnaire Method
2. Face to face interview method

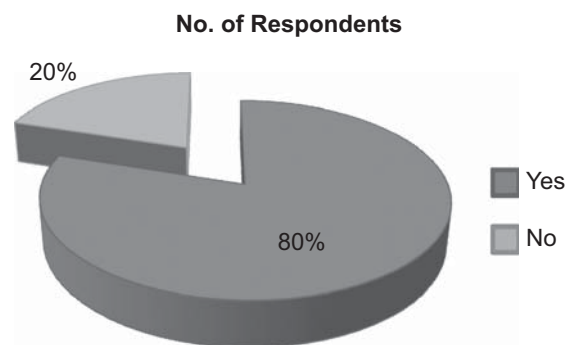
4) Sampling plan:

- Sampling Unit : Employees of different departments
- Sample size : 35 Employees
- Sampling Procedure : Random sampling
- Research Area : Departments of the organization

Data Analysis and Interpretation

TABLE 1 : Awareness among employees regarding Green HR.

Options	No. of Respondents
Yes	28
No	77



Interpretation: From the graph, it can be seen that 80% of employees are aware about Green HR whereas 20% of employees are not aware about Green HR.

TABLE 2 : Employees response on following Green HR practices in BOSCH.

Factors	No. of Respondents
Less paperwork	35
Carbon footprint	35
Recycling	35
Videoconferencing	18

(Fig : 2)

Interpretation: From the above data, it can be interpreted that all the employees agree on following Green HR practices such as less paperwork, carbon footprint and recycling whereas only half of the employees agree to follow videoconferencing.

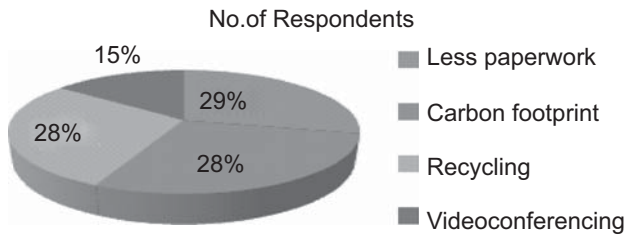
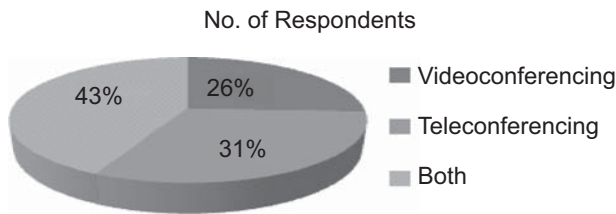


Fig : 2

TABLE 3 : BOSCH prefers following videoconferencing or teleconferencing.

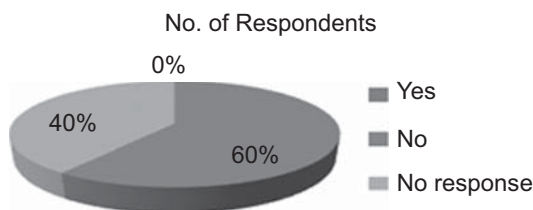
Factors	No. of Respondents
Videoconferencing	9
Teleconferencing	11
Both	15



Interpretation: From the graph, it can be seen that 43% of employees prefer following both videoconferencing and teleconferencing whereas 26% prefer following only videoconferencing and 31% of employees prefer following only teleconferencing.

Table 4. Bosch follows green printing for reducing paper wastage.

Options	No. of Respondents
Yes	0
No	21
No response	14



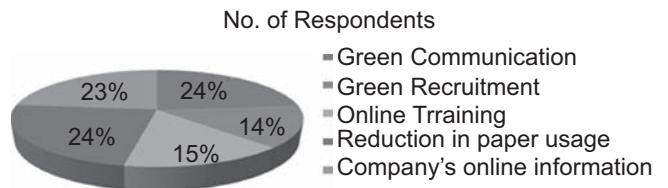
Interpretation: From the graph, it can be interpreted that 40% of employees agree with BOSCH following green printing for reducing paper wastage.

(Table 5)

TABLE 5

BOSCH have implemented following HR offerings related to a green programme.

Factors	No. of Respondents
Green Communication	35
Green Recruitment	21
Online Training	23
Reduction in paper usage	35
Company's online information	35



Interpretation: From the graph, it can be interpreted that green communication, reduction in paper usage and online information about company are fully implemented in BOSCH.

Findings

- Most of the employees working in Bosch are aware about green hr followed therein.
- Majority of employees are highly satisfied with Green HR practices followed in Bosch.
- Videoconferencing and teleconferencing both types of communication media are followed in Bosch.
- Green communication, reduction in paper usage and online information about company are fully implemented in BOSCH.
- Nearly all the employees agree on following Green HR practices such as less paperwork, carbon footprint and recycling whereas only half of the employees agree to follow videoconferencing.

Conclusion

Green HR is a recent trend which is a solution to the issue of concern today that is increasing pollution. Adoption of green hr activities is a need of every organisation due to rapidly increasing pollution. Bosch is one of the leading organisations on its way to implement Green HR practices. From the research, it can be interpreted that in Bosch, most of the employees are aware of Green HR and they are also following green hr practices.

Thus, from the research, it can be concluded that BOSCH is still on developing stage as it conducts certain green hr activities such as reduction in paper work, swap card for time management of employees, LPG usage, pollution control, ETP treatment and many more.

PREFERENCES AND BEHAVIOR OF RURAL CONSUMERS TOWARDS COSMETIC PRODUCTS

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Abstract

Consumer behaviors have changed over the years; this is shown by consumers today purchasing a more healthy variety of products, as information today is known about products that was not known many years ago. The typical consumer today watches what they choose; they are more aware and exposed to factors that have brought about change in consumer behaviors. Consumers today tend to purchase differently than they did 10 years ago. As we grow older with every new generation, our values and perceptions change, which is indicative of the way in which we purchase our goods and services in the rural segment of the market also. From the market perspective, people of India comprise different segments of consumers, based on class, status, and income. An important and recent development in India's consumerism is the emergence of the rural market for several basic consumer goods. Three-fourths of India's population lives in rural areas, and contribute one-third of the national income. This paper focuses on cosmetics products. Usage of the product, choosing of the brand, factors influencing the purchase of the usage of the brand, and so on. This study will likewise help to focus the brand unwaveringness of the country client towards the different cosmetic brands and accordingly appropriately organizations can raise their method. The study might likewise uncover about the issues confronted by the rural clients concerning marked cosmetic items which might again be really significant to know.

Keywords: - Consumer behaviors, cosmetics. Rural market

Introduction:

While rural markets offer huge attractions to the advertisers, it is not simple to enter the business and take a sizeable allotment of the business inside a brief time. This is because of low education, low pay, and regular interest and issues concerning transportation, correspondence and circulation channel. We are moving into another zone of improvement and the base is moving towards Indian Villages. Along these lines, provincial markets offer a chance and test for the advertisers. The requirement of the study in regards to demeanor & conduct of the rural client towards the marked hair oil has some implications and definitions.

Country business sector of India has an extensive potential still untapped. So it might be extremely fundamental to think about the client conduct in such a portion of the business as it might be of incredible assistance to the advertisers to comprehend the buyer design in that corner. Everyone of us is purchaser. We require an assortment of merchandise and administrations right from our conception to passing, on account of advertising; we can have what we require. Promoting is a methodology through which both the purchaser and dealer give something (e.g. products, administrations, cash and so forth) to one another for greatest conceivable fulfillment. These days rural promoting is picking up criticalness. It is on popularity nowadays as number of the organizations has begun looking to enter in rural territories now because of number

of the reasons one of them is immersion in urban regions. The investigation of shopper purchasing conduct manages the disposition and discernment of shoppers. It is of incredible utilization to advertisers on the grounds that this may impact how an item is best positioned or how we can support expanded utilization. The learning of buyer conduct helps the advertiser to see how buyers think, feel and select from choices like items and brands. A large portion of the elements like social, social, individual and mental are wild and past the hands of advertisers, yet they must be recognized while attempting to comprehend the complexities of conduct. But since of some regressive living-hood in provincial territories the particular offering endeavors get testing. The expressions of mouth is a critical message bearer in rural territories. Spoil the feeling pioneers are the most impacting a piece of advancement methodology of provincial advancement endeavors. The Indian built Industries have the preferences, which MNC don't revel in this respect. The solid Indian brands have solid business as a result of the shopper interest force and effective and committed merchant system which have been made over a time of time.

Rural promoting

Rural promoting is characterized as the methodology of creating, evaluating, advertising, disseminating, provincial particular products and administrations prompting trade between urban and country markets which fulfills

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customer interest and likewise accomplishes organizational destinations Rural showcasing sums to managing different inputs, activities and administrations implied for the country market. In this sense it is not quite the same as rural showcasing which means advertising of rural products/output to the urban shopper or institutional business (Dogra, 2008).

The realm of country advertising is altogether not quite the same as the way promoting is arranged and executed in urban territories. All the FMCG organizations viz. HUL, P&g, Pepsi, Coca Cola, Britannia, Colgate Palmolive, Samsung and so forth are interfacing their advertising exercises in rural markets in view of socioeconomic progressions. Rural customer has gotten enough cognizant about his needs and up degree of his expectation for everyday life. Data Technology, Government Policies, corporate techniques and satellite correspondences are the variables answerable for advancement of Rural Marketing (Iyengar, 2007).

Rural Markets in India

Rural markets, as a feature of any economy, have untapped potential. There are a few challenges facing the exertion to completely investigate provincial markets. The idea of rural markets in India, as likewise in some different nations, for instance China, is still fit as a fiddle, and the area represents a mixed bag of tests, including comprehension the progress of the country markets and procedures to supply and fulfill the country purchasers (Panda, 2008).

The Indian development story is currently spreading itself to India’s hinterlands. Rural India, which represents more than 70 for every penny of the nation’s one billion populace (consistent with the Census of India 2001), is seeing an expansion in its pay as well as in utilization and generation. The Union Budget for 2010-11 has trekked the assignment under the National Rural Livelihood Guarantee Act (NREGA) to Us\$ 8.71 billion in 2010-11, giving a help to the country economy. Consistent with a study on the effect of the lull on provincial markets authorized by the Rural Marketing Association of India (RMAI) and directed by MART, the rural economy has not been affected by the worldwide budgetary stoppage. In addition, the provincial buyer market, which developed 25 for every penny in 2008 when request in urban ranges hinder because of the worldwide retreat, is relied upon to arrive at Us\$ 425 billion in 2010-11 with 720-790 million clients, as per a white paper readied by CII-Technopak. That will be twofold the 2004-05 business sector size of Us\$ 220 billion. As per the study, the provincial business is seeing a 15 for every penny development rate. Quick moving buyer products (FMCG) deals are up 23 for every penny (Murthy, 2009)

Purposes behind change of business in Rural region • socio-investment changes (lifestyle, propensities and tastes, financial status)

- Literacy level (25% preceding freedom – more than 65% in 2001)
- Infrastructure offices (streets, power, media)
- Increase in income
- Increase in expectations

Research Methodology

Statement of the Problem

“TO ANALYZE MENTALITY AND BEHAVIOR OF RURAL CONSUMERS TOWARDS BRANDED FMCG PRODUCTS”

Sources of data

Primary data

Primary data was collected from customers through structured questionnaire.

Secondary data

The secondary data source is data already existing in the records. The secondary data is obtained the company brochures, newspapers and website.

Sampling

Sampling Type:-Random Sampling

Sample Size:-The sample size is 100.

Limitations of The Study

Some of these limitations are as follows:

- Research was constrained by the time limit of one month
- Respondents were very busy with their schedule. So, it was a time consuming activity for them to answer all of the questions properly.
- There might be biased answers to the questionnaire.

Data Analysis and Interpretation

Table 1 : Do you use Cosmetics?

Yes	61
No	39
Total	100

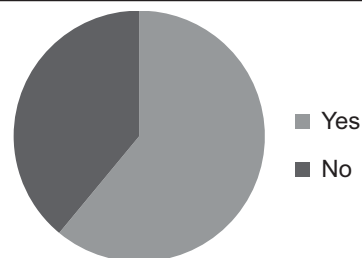


Fig. 1

Inference: - From the above information it is evident that 61% of the rural population use cosmetics but the remaining 39% of the rural population does use cosmetics.

Table 2 : Which Brand Do you Use for the cosmetics?

PONDS	23
UNBRANDED	12
LAKME/AVON	12
FAIR & LOVELY	10
GARNIER	2
DABUR	11
L,OREAL /REVLON	6
PEARS	14
AYUR	7
NEVIA	2
VEET/ANE FRENCH	1
Total	100

(FIG 2)

Inference: - From the above information it is opined that 23% of the respondents use the brand ponds & 14% use pears.

Table 3: How Often you Use cosmetics

Everyday	18
Once in 2 days	23
Weekly	21
Fortnightly	4
Occasionally	34
Total	100

Inference: - From the above information it is inferred that 23% of the respondents use the cosmetics once in 2 days & 34% use the cosmetics occasionally.

(Fig 3)

Inference: - From the above information it is inferred that 23% of the respondents use the cosmetics once in 2 days & 34% use the cosmetics occasionally.

(Table : 4 & Fig : 4)

Inference: - From the above information it is inferred that 23% of the respondents felt that Discount & offers influence you to purchase cosmetics.

Results and Discussions

- 61% of the rural population use cosmetics but the remaining 39% of the rural population do use

Table 4

Factors which influence you to purchase cosmetics?

Price	12
Availability	2
Lasting Effect	3
Brand Image	15
Packaging & design	18
Discount & offers	23
Advertisement	18
Celebrity endorsement	9
Total	100

cosmetics because of the traditional factors and they are suspicious of the cosmetics and in the assumption that usage of cosmetics might damage their natural beauty and monetary constraints also plays a major role in non usage of the cosmetics.

- 23% of the respondents use the brand ponds & 14% use pears due to the aggressive marketing strategies adopted by these companies. Decorating one's face and body is one of the most persistent human behaviour. These cosmetics and beauty products arouse the feeling of satisfaction by assuring the good looks and well-being. Cosmetics boost up the glow, attractiveness, likeability, competence and trustworthiness in both men and women. Cosmetics make you look younger and elegant by increasing the contrast between the natural skin tone and facial features. People prefer these brands because of publicity and less complaints of word of mouth from their peer group.
- 23% of the respondents use the cosmetics once in 2 days & 34% use the cosmetics occasionally. Rural population use cosmetics occasionally because of fear factor of side effects and they use cosmetics during any festivals, marriages and so on. The rural folks in India have gradually become conscious about their dressing and looks. Increasing western exposure, media awareness, penetration of local brands and most importantly, rise in incomes has resulted in higher rural market spends in the cosmetic category. Even the mind set of male consumers is changing.
- There are many reasons for rural population chooses to wear makeup. One of the top reasons is to enhance their natural beauty and be more physically alluring. Some women wear makeup because it gives them confidence. This is along the same lines as putting your best foot forward.

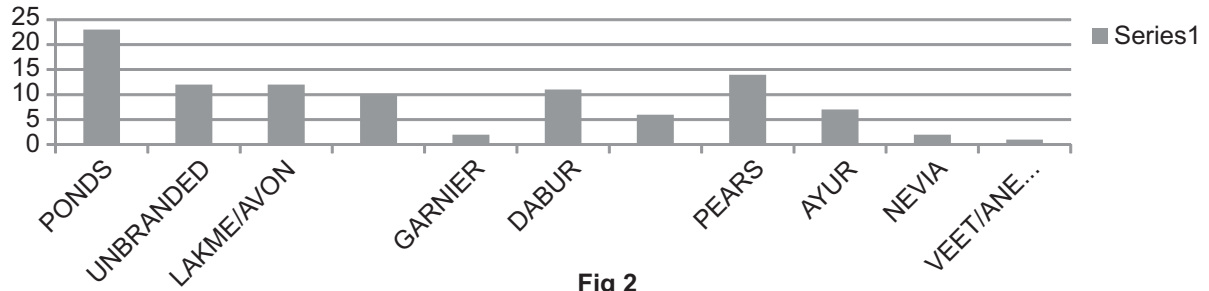


Fig 2

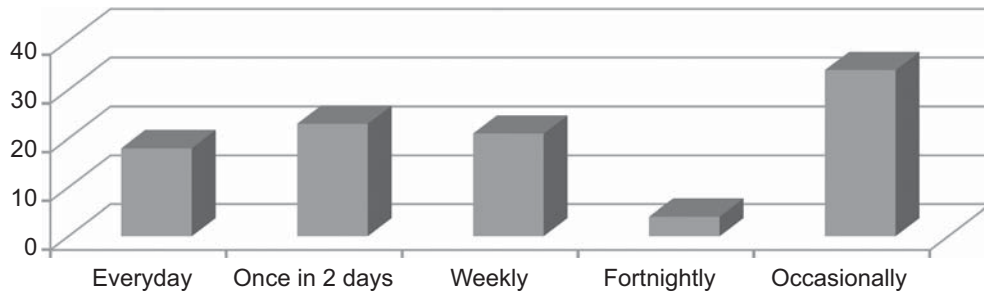


Fig 3

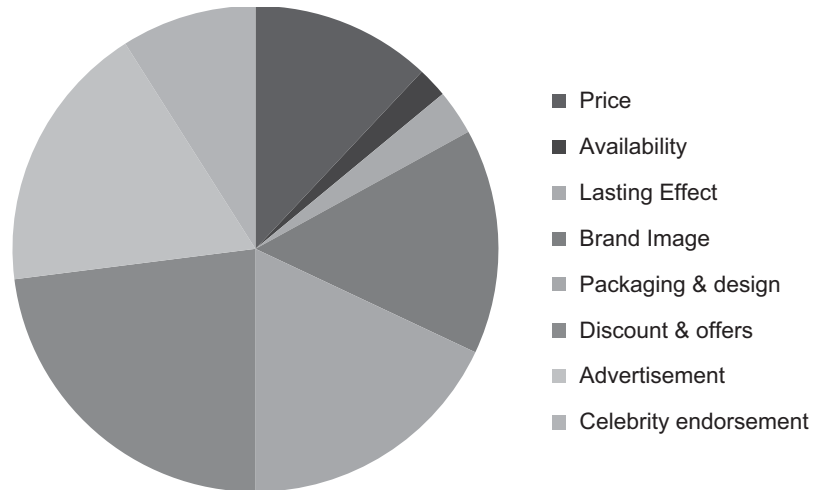


Fig. 4

STRESS MANAGEMENT

Dr. J.Michael Sammanusu¹

T.A. Louis Stevenson²

Abstract

In the era of globalization, privatization, and liberalization everything in this world has become fast moving. Employees don't have time to stand and stare at the nature, because they have more work to be completed before they go to sleep. With more work and pressure from their boss the employees are forced to stress. This research deals with work related stress and how to overcome these stress at work. In today's world there is no employee without stress. This research deals with sources of stress which includes personal stressors and occupations stressors, consequences of stress, ideas to overcome stress. As the implication part of it stress can be reduced and more work can be done without any pressure.

Stress

Stress is defined as the psychological and physical reaction to certain events or situations (called stressors) in our life. Here, the emphasis is on how we respond to the stressor itself. **Strain** can be defined as the physical and psychological consequences of stress. What might be considered a stressor to you may not be stressful to another person.

Eustress

There is a good stress as well as bad stress. Eustress occurs when stress is converted to positive energy and becomes motivating. It is a desirable outcome of stress. An example of positive stress is **anxiety**. All have it at the time of examination. Thus, some stress in this situation is helpful.

Distress

Bad and negative stress, known as Distress, happens when there is too much stress and when nothing is done to eliminate, reduce, or counteract its effects. It usually occurs in situations or events on which you place great importance (e.g., interview for a job) that put great demands on you, and over which you eventually perceive you have little or no control. For example, having to wait in line to get a ticket.

Sources of Stress

Many events and factors could be considered stressors, and, as previous stated, what is stressful for one person may not be to another. Again, what determines whether something will be a stressor depends a great deal on its importance and the amount of perceived controllability. Stressors can be grouped under two broad categories: personal and occupational.

Personal Stressors

Personal sources of stress deal with such non-work issues as family and intimate relationships, **marriage**,

divorce, health issues, financial problems, and raising children.

Fear

When we voluntarily or involuntarily leave a stage of our lives that has become comfortable and predictable, we enter into another stage in which we don't know what will happen. The challenge and potential excitement from the change can produce eustress in some people who thrive on unpredictability. But to many of us, fear of the unknown produces negative stress. For example, when you were a senior in high school, did you think a lot about what the future would hold?

Resistance

We like knowing what is going to happen from day to day. Telling us that we have to change our routine can throw us into a tailspin. Something as minor as having to change brands of toothpaste can be too much for us to handle and send us into a determined stubbornness not to change.

Resentment

Finally, changes that are forced upon us and particularly those that we feel we have no control over, can cause resentment. If we don't want the change, we don't understand why we have no make the change, and don't like how the change makes us feel (e.g., scared and confused), it raises feelings of resentment.

Occupational Stressors

Experience and age contribute to what individuals consider sources of stress. Individuals who have been on their own and in the workforce full time seem preoccupied with the stress that work brings. Organizational stressors can be grouped under two broad categories: job characteristics and organizational characteristics (Cordes & Dougherty, 1993).

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Job Characteristics

Three main job characteristics cause stress: role conflict, role ambiguity, and role overload.

- a) **Role Conflict** occurs when our work expectations and what we think we should be doing don't match up with the work we actually have to do.
- b) **Role ambiguity** occurs when an individual's job duties and performance expectations are not clearly defined.
- c) **Role overload** develops when an individual either feels he lacks the skills or workplace resources to complete a task or perceives that the task cannot be done in the required amount of time (Cordes and Dougherty, 1993). Role overload has been cited as one of the primary reasons for job stress. Research indicates that role overload can cause anxiety, depression, and anger (Rahim and Psenica, 1996).

Organizational Characteristics

Organizational characteristics that are likely to cause stress include such factors as person-organization fit, organizational rules and politics, supervisory relationships, and organizational change.

a) Person-Organizational Fit

The term person-organizational fit refers to how well such factors as my skills, knowledge, abilities, expectations, personality, values and attitudes match those of the organization.

Work Environment

The environment in which you work can produce stress. For example, noise in the workplace can be stressful to some people and can affect their performance. Research indicates that continued exposure to high levels of noise can raise blood pressure (Evans, Hygge, & Bullinger, 1995), cause worker illness.

Shift work can also bring stressful consequences on individuals. Research shows that working evening and late-night shifts has many physical, mental, and work-related effects.

b) Change

A major contributor to organizational stress is change, which occurs most often from downsizing and restructuring.

c) Relation with Others

It is important to understand the stress associated with conflict, working with difficult people, dealing with angry customers, and feeling that you are not being treated fairly.

Consequences of Stress

Stressors	Strains	Behaviors
Personal	Psychological	Health
Marital Problems Family Problems Health Problems Financial Problems Daily Hassles Residual Stress	Depression Anxiety Anger Sleep Problems	Smoking Drinking Drug abuse
Occupational	Physical	Work Related
Job Characteristics Role conflict Role ambiguity Role overload	Illness Cardiovascular problems Headaches Joint Pain	Absenteeism Turnover Lower productivity Workplace violence

Overcome Stress

1. Step back from thought or normal situation and breathe. Which will help to relax.
2. Carry out a favorite quote from religious books or your own affirmation . Write that in a piece of paper and when times of trouble take it out and read.
3. Take good care of your health.
4. Daily meditation or prayer.
5. Be Thankful.
6. Always smile ,which will put a cheerful grin on face.
7. Go for a walk.
8. Make a call to a friend.
9. Retrain your thinking.
10. Happy pills may even be subscribed to help, if stress level is more in a person.

Conclusion

In order to meet the requirements of stakeholders , clients, and suppliers , employers are also put into stress condition. According to Drawin its fittest of the survival but today it's the Fastest of the survival. To conclude "**Plan Your work and Work Your Plan**".

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GRIEVANCE SETTLEMENT SYSTEM IN SMALL SCALE POLYMERS INDUSTRIES

Kiran Kumar Thoti¹

ABSTRACT

The research study on, "GRIEVANCE SETTLEMENT SYSTEM AT SMALL SCALE POLYMERS INDUSTRIES"; the basic purpose for the research is to enable the employees to expose the grievance an organization and manager, to relate the concept learned by the managers to understand the working of the organization, to understand the practical aspect of working of organization. In working lives, employees occasionally have cause to be uncomfortable, disappointment or aggrieved either about certain managerial decisions practices or service conditions. Grievance procedure is one of the more important means available for the employees to express their dissatisfaction. The research take place in CALTECH POLYMERS PVT LTD is a registered private limited company constituted in 1994 with the specific objective of manufacturing PVC foot wears. It is situated at Kakkancheri, which is in Malappuram district and near to Calicut University, Kerala. The place where the company is situated is a beautiful and proper place with regard to transportation facilities. It is found that the employees are not at all satisfied about the functioning of the Grievance Handling System. The main reasons for the grievances at Caltech polymers pvt ltd, are related to promotion policy of the company and compensation of work. The HR department should check that periodical meetings of the Grievance Settlement committee should be conducted. The grievances should be resolved within the given time frame and the employee should be informed about the decisions of the committee.

Key Words: Human resource, footwear, grievance, policies, polymer industries

Introduction:

A grievance is a work-related complaint or formal dispute that is brought to the attention of management. Dissatisfaction which is orally made known by one employee to another is known as compliant. A complaint becomes a grievance when this dissatisfaction, which is mostly related to work, is brought to this notice of the management in writing.

Dale Yoder defines it as "a written complaint filed by an employee and claiming unfair treatment". Keith Davis defines it as "any real or imagined feeling of personal injustice which an employee has concerning his employment relationship". According to Jucius, "a grievance is any discontent or dissatisfaction, whether expressed or not, whether valid or not, arising out of anything connected with the company which an employee thinks, believes or even feels to be unfair, unjust or inequitable". Beach defines "Any dissatisfaction or feeling of injustice in connection with one's employment situation that is brought to the notice of the management." Jucius defines, "A discontent or dissatisfaction, whether exposed or not, whether valid or not, arising out of anything connected with the company which an employee thinks, believes or even feels to be unfair, unjust or inequitable." International Labor Organization defines "A complaint of one or more workers in respect of wages, allowances, conditions of work and interpretation of service stipulations, covering such areas as overtime, leave, transfer, promotion, seniority, job assignment and termination of service." A

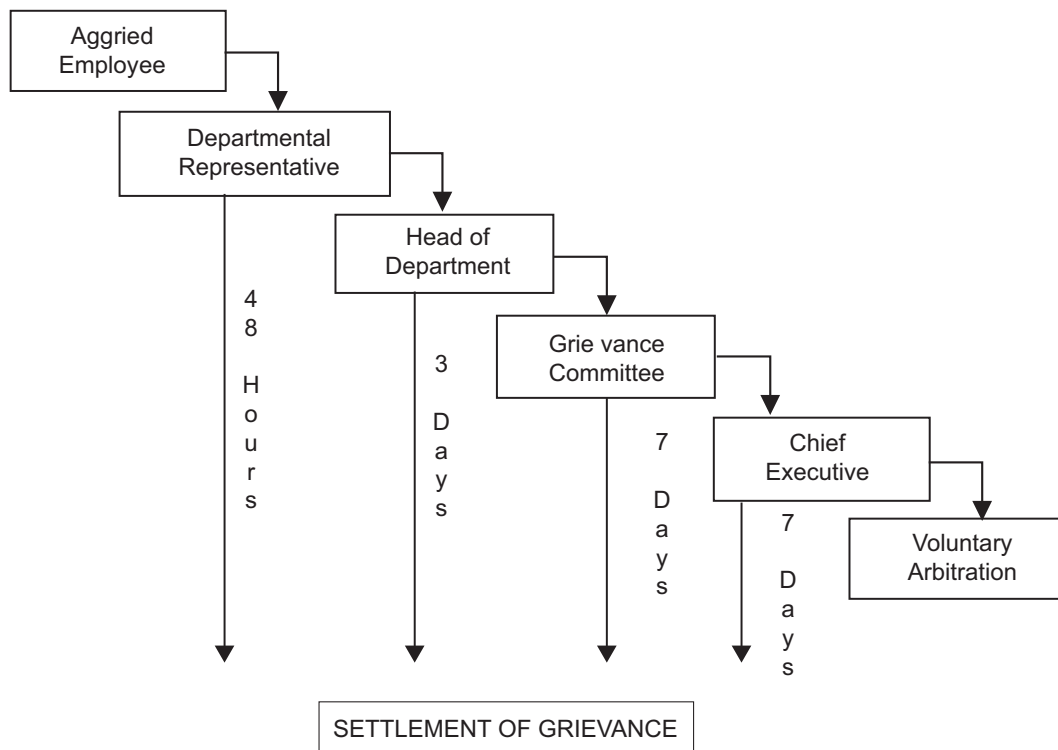
grievance can be defined as any sort of dissatisfaction, which needs to be redressed in order to bring about the smooth functioning of the individual in the organization. Broadly, a grievance can be defined as any discontent of dissatisfaction with any aspect of the organization. It can be real or imaginary, legitimate or ridiculous, rated or unvoiced, written or oral, it must be however, find expression in some form of the other. Discontent or dissatisfaction is not a grievance. They initially find expression in the form of a complaint. When a complaint remains unattended to and the employee concerned feels a sense of lack of justice and fair play, the dissatisfaction grows and assumes the status of grievance. Usually grievance relate to problems of interpretation of perceived non-fulfilment of one's expectation from the organization. Aggrieved employees usually manifest defiant behavior. Grievances stem from management policies and practices, particularly when they lack consistency, fair play and the desired level of flexibility. Grievances also may arise because of intra-personal problems of individual employees and union practices aimed at reinforcing and consolidating their bargaining, strength. The absence of proper two-way flow of communication can indeed be a fertile ground for breeding grievances

The National Commission on Labour observed that "complaints" affecting one or more individual workers in respect of their wage payments, overtime, leave, transfer, promotion seniority, work assignment and discharge would constitute grievances. It is important to make a distinction between individual grievances and group

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grievances. If the issue involved relate to one or a few individual employees, it needs to be handled through a grievance procedure, but when general issues with policy implications and wider interest are involved they become the subject matter for collective bargaining Pignors and Myers observe that the three terms- dissatisfaction, complaint and grievance. A grievance can be defined as any sort of dissatisfaction, which needs to be redressed in order to bring about the smooth functioning of the individual in the organization. Broadly, a grievance can be defined as any discontent or dissatisfaction with any aspect of the organization. It can be real or imaginary, legitimate or ridiculous, rated or unvoiced, written or oral; it must be however, find expression in some form of the other.

GRIEVANCE PROCEDURE MODEL



The 15th session of Indian Labor Conference held in 1957 emphasized the need of an established grievance procedure for the country which would be acceptable to unions as well as to management. In the 16th session of Indian Labor Conference, a model for grievance procedure was drawn up. This model helps in creation of grievance machinery. According to it, workers' representatives are to be elected for a department or their union is to nominate them. Management has to specify the persons in each department who are to be approached first and the departmental heads who are supposed to be approached in the second step. The Model Grievance Procedure specifies the details of all the steps that are to be followed while redressing grievances. These steps are:

Step 1: In the first step the grievance is to be submitted to departmental representative, who is a representative of management. He has to give his answer within 48 hours.

Step 2: If the departmental representative fails to provide a solution, aggrieved employee can take his grievance to head of the department, who has to give his decision within three-day.

Step 3: If the aggrieved employee is not satisfied with the decision of departmental head, he can take the grievance to Grievance Committee. The Grievance Committee makes its recommendations to the manager within 7 days in the form of a report. The final decision of the management on the report of Grievance Committee must be communicated to the aggrieved employee within three days of the receipt of report. An appeal for revision of final decision can be made by the worker if he is not satisfied with it. The management must communicate its decision to the worker within 7 days.

Step 4: If the grievance still remains unsettled, the case may be referred to voluntary arbitration.

PRE-REQUISITES OF A GRIEVANCE PROCEDURE

The following are the pre-requisites of a grievance procedure:

- Conformity with prevailing legislation
- Clarity
- Simplicity
- Promptness
- Training
- Follow-up

PROCEDURE IN INDIA

- Till the enactment of the Industrial Employment (Standing Orders) Act, 1946, settlement of day-to-day grievances of workers in India did not receive much attention.
- Clause 15 of the Model Standing Orders in the Schedule of the IE(SO) Act specified that:
“All complaints arising out of employment, including those relating to unfair treatment on wrongful action on the part of the employer or his agent, shall be submitted to the manager or other person specified in his behalf with the right of appeal to the employer.”
- The matter regarding the formulation of a grievance procedure was referred to the 15th session of the Indian Labor Conference, 1957, which formulated the Code of Discipline, laying down that the management and Unions would “establish, upon a mutually agreed basis, a grievance procedure which will ensure speedy and full investigation leading to settlement.”
- The guiding principles and the Model Grievance Procedure for adoption by the parties were settled in a tripartite committee in September 1958, the 3 cardinal principles of grievance settlement under the procedure:
 - Settlement at the lowest level
 - Settlement as expeditiously as possible; and
 - Settlement to the satisfaction of the aggrieved

Views of National Commission

The following are the views of the National commission:

- a) There should be a statutory backing for formulation of an effective grievance procedure which should be simple, flexible, and less cumbersome and more or less on the lines of the Model Grievance Procedure.
- b) It should be time-bound and have a limited number of steps.
- c) It should give a sense of satisfaction to the individual worker, ensures reasonable exercise of authority to the manager.

- d) The constitution of the grievance committee should have a provision that in case a unanimous decision is not possible, the unsettled grievance may be referred to arbitration. At the earlier stages, a worker should be free to be represented by a co-worker and later by an officer of the Union, if one exists.
- e) It should be introduced in all units employing 100 or more workers.

PRINCIPLES OF GRIEVANCE HANDLING

The fundamental principles of grievance handling found in UTS policies and procedures reflect best practice in grievance handling. These principles are:

Principles of procedural fairness include:

- A fair and impartial process
- The grievant should be informed of the process and the implications of making a formal/written complaint before proceeding
- The person against whom a complaint is made (the respondent) has the right to know details of the complaint against them
- The respondent has the right to put their side
- Before they respond, the respondent has a right to know the implications for them in terms of disciplinary action if the complaint is proven
- The grievance handler should be fair, impartial and unbiased in their investigation. If there is a conflict of interest the matter should be referred to another grievance handler or internal unit.

Principles of substantive fairness include: The grievance handler should not assume guilt. They should determine that the complaint is substantiated only after hearing from both/all sides, checking other relevant evidence, and taking into account any mitigating circumstances.

Principles of confidentiality include:

- A grievant should be able to raise a complaint and get advice in confidence
- A complaint should not be referred elsewhere, formally investigated, or discussed with others without the grievant consent
- You cannot act on an anonymous grievance (except in relation to allegations of child abuse or corruption)
- Generally, procedural fairness requires that the respondent knows who has lodged the grievance
- You must ensure confidentiality of records

Principles of timeliness include:

- Delays at any stage of the grievance procedure can result in a denial of procedural fairness

- Delays determining the grievance can be critical in any appeal
- Delay in addressing issues in a complaint can lead to the exacerbation of the situation, a continuation of the problem, a worsening of the relationship between the parties involved, and increased distress for all parties
- Delays can also result in more time being expended in dealing with a grievance once action is taken because the situation has escalated

Principles of record keeping include:

- You must keep records to avoid relying on your memory about details of allegations, responses and actions
- Records can be used for statistical purposes to identify systemic problems
- Records can substantiate procedural fairness in the event of an appeal against process or outcome of grievance investigation
- If the allegations are complex or serious, record the complaint, the response, the evidence of witnesses and ask the parties to sign

Principles of transparency are related to procedural fairness, and include:

- Effective implementation of UTS policies and procedures
- Effective communication to all parties about relevant policies and procedures
- Effective communication to all parties of the outcome, of reasons for the outcome and, where appropriate, the evidence which was relied upon
- Principle of openness, honesty and fair dealing
- Fair and accurate reporting if the case is referred to internal units or more senior managers
- Fair and accurate reporting particularly where disciplinary action is likely to result

Grievance Procedure In Small Scale Polymers Industries

Grievance procedure of CALTECH is different for managerial employees and non-managerial employees. Let us look into them in detail.

Grievance Procedure for Managerial Employees

Grievance for the purpose of this scheme relates to work, work-place, shift arrangement, grant of increment, promotion, salary fixation, and any other similar issues relating to individual managerial personnel. However disciplinary matters and annual performance appraisals or confidential reports shall not come under the purview of this procedure

The officer concerned may bring up his grievance orally to the immediate senior soon after the occurrence of the grievance is not resolved by this method or no replay is received within two weeks, the officer concerned may submit a written petition to the Division Head or CMD as the case may be, within a period of six months. In any case the grievance is arising out of the management order; the same shall be compiled with, before this procedure is involved

Normally all grievances arising out of the decision taken at the division level shall be processed within the division. However, if an officer still feels aggrieved of a decision of the Division Head on his petition, he may make an appeal to CMD through Division Head without one month of the receipt of the decision from Division Head.

Any grievance arising out of the decision taken at the corporate level may be represented to CMD through Division Head. In all such cases the Division Head shall offer his views comments if any while forwarding petition to CMD.

In case of doubt as to whether a particular item is coming within the authority of division or not, the officer may get clarification from his head or personnel manager.

Grievance Redressal Committee (GRC) shall be constituted at division Head and at corporate level by CMD. The Grievance Redressal Committee will have a chairman to permanent members including the personnel manager of the concerned division as convener. Additional two or three members may be nominated by chairman of Grievance Redressal Committee from case to case for considering individual grievances.

The grievance petition may be addressed to the Division Head or CMD through proper channel, as the case may be. The petition may also submit an advance copy to the Division Head or CMD. The Division Head or CMD take depending upon the circumstances of the case, any one or more of the following action

- 1) To dispose the matter and rely for the petition
- 2) Call for details from the concerned personnel department or any other department and take a decision or
- 3) Take a decision after discussion in the corporate policy committee
- 4) Refer the matter to the Grievance Redressal Committee on receipt of petition or after receipt of the report from the concerned department

Normally the decision of Division Head or CMD will be communicated by the concerned personnel manager. The decision of CMD shall be final and no further grievance application on the same matter shall be entertained. In the event the matter is referred to the Grievance Redressal

Committee, the Grievance Redressal Committee shall submit recommendation within a period of six weeks of the receipt of the petition. The Grievance Redressal Committee chairman may call for details from the personnel department or any other department and same shall be furnished to the Grievance Redressal Committee within ten days of such communication. It will be the endeavour of the management to convey its decision to the petitioner within a period of two months. The officer of CMD or the Division Head shall monitor the routing of the petitions received by keeping a register for this purpose the concerned personnel department will mark a copy of the decision communicated to the party to the office of CMD or Division Head. The Grievance Redressal Committee Chairman shall submit a monthly status report to Division Head or CMD giving information as to the number of petitions pending at beginning of period, the total number of petitions received during the period and the number of petitions on which recommendations are made. In case of delay for more than six weeks, the reason for the delay also shall be given. The office of the Division Head or CMD may prepare a monthly statement showing similar details as well as the number of petitions disposed of by replying to the parties concerned. In case of grievance of managers in the grade of chief engineer and above, the case may be represented orally to Division Head or CMD. In case, a petition is found to be necessary by the officer, after oral representation, he may submit written petition to Division Head or CMD. This will be dealt with appropriately by Division Head or CMD.

Grievance Procedure for Non Managerial Employees

The procedure briefly is as follows: As per the grievance applicable to the non-managerial personnel complaints pertaining matters of wage, payment, overtime, leave, acting and promotion, seniority, work assignment, shift changes, complaints about fellow workers, dismissals and discharges constitute grievances. Representative each from among the workmen in the different departments specified in the annexure of the grievance procedure and forwards that list of such representatives to the management changes if any in the nominations are also to be intimated at appropriate time. These representatives are to present workmen grievances according to the procedure. The employee in person will at the first stage take up his grievance with the Foreman or Assistant Manager as the case may be. An answer shall be given within forty eight hours of receipt of the grievance. If the employee is not satisfied with the decision of the Foreman or Assistant Manager or fails to receive the answer within the stipulated period he shall, either in person or accompanied by his department. For

this purpose each Department Head will specify a fixed time on any working day during which the aggrieved employee would meet the Department Head for presentation of grievance. If action cannot be taken within that period the reason for the delay should be recorded. If the decision of the Department Head is not satisfactory, the aggrieved employee can request that the grievance may forwarded to the Grievance Committee consisting of representatives of management Unions and Department Heads. There are also provisions for appeal against the decision taken by management. If a grievance arises out of an order issued to an employee by his superiors the said order shall be complied with before the employee concerned invokes the procedure laid down for redressal of grievances. There shall be time limits within which an appeal shall be taken from one stage to other. For this purpose the aggrieved employee shall within seventy two hours of the receipt of the decision at one stage (or if no decision has been received on the expiry of the stipulated period) file his appeal at the next stage, should he feel inclined to appeal.

As regards any grievance arising out of discharge or dismissal of an employee, the different steps indicated in the grievance procedure need not be adhered to. In such cases, the discharged or dismissed employee may appeal direct either to appellate authority which shall be specified by the management for such purposes within a week from the date of dismissal or discharge.

Overview of Indian Footwear Industry:

The footwear industry is a significant segment of the leather industry in India. India ranks second among the footwear producing countries next to China. In 1999, the global import of footwear in terms of value was around US \$43278 million accounting a share of 63.42% in the total global import of leather and leather products out of this import of leather and leather products out of this import of leather footwear alone accounted for US \$26379 million and non leather footwear US \$16899 million. India exports of leather footwear touched US \$331 million in 1999-2000, recording an increase of 3.29% over the preceding year. India thus holds a share of 1.25% in the global import of leather footwear. The major markets were the UK, USA, France, Italy, Russia etc. In 1999-2000, export of leather footwear from India contributes 21% share of its total export of leather and its products. Nearly 33 million pairs of various types of leather footwear were exported during the year. It includes dress, shoes, casuals, sport shoes, etc.

History of Footwear

Spanish cave drawings from more than 15000 years ago show humans with animal skin or furs wrapped around their feet. The body of a well-preserved "ice-man" nearly

5000 years old wears leather foot coverings stuffed with straw. Shoes, in some form or another, have been around for a very long time. The evolution of foot coverings, from the sandal to present day athletic shoes that are marvels of engineering, continues even today as we find new materials with which to cover our feet. Has the shoes really changed that much though? We are, in fact, still wearing sandals – the oldest crafted foot covering known to us. Moccasins are still readily available in the form of the loafer. In fact, many of the shoes we wear today can be traced back to another era. The footwear component industry is a segment of leather industry in India. The footwear components which are mainly exported from India are leather shoe uppers and leather the major production centers are Chennai, Ranipet, Agra, Tamilnadu, etc. The component industry has enormous opportunities for growth to cater to increasing production of footwear of various types, both for export and domestic market. Nearly 75% of the total export of footwear component is from the southern region followed by northern region with a share of 13%. Nearly 83% of India's export of footwear component is from the UK, Germany, Italy, USA, France and Portugal. In the year 1999-2000, India exported footwear components tune of 38 million on pairs mainly consisting of leather shoe uppers, unit soles etc.

Research Problem Statement

Employee turnover is an enormous problem for any company and creates negative bottom-line impacts. The costs associated with employee turnover will be a burden for the organization, the employee turnover have a direct relation with employee dissatisfaction with in the organization, so the study concentrated on the employees complaints and how effectively the organization resolving the employees dissatisfaction or grievance.

Objectives of Study

- The prime objective is to study the Grievance handling System with special reference to POLYMERS Industries.
- To study the employee awareness of the Grievance Handling System of the organization
- To study the effectiveness of the Grievance Handling System of the organization
- To find what are the perceived reasons for complaints of the employees.
- To find out what are the suggestions for improving the grievance handling system of The POLYMERS Industries

Type of Research

Descriptive research includes surveys and fact-finding enquiries of different kinds. The major purpose of

descriptive research is description of the state of affairs as it exists at present .The main characteristic of this method is that the researcher has no control over the variables; he can only report what has happened or what is happening

Sampling Method

Stratified sampling is used for choosing the samples that means if a population from which a sample is to be drawn does not constitute a Homogeneous group stratified sampling technique is generally applied in order to obtain a representative sample. Under stratified sampling the population is divided into several sub-populations that are individually more homogeneous than the total population (the different sub-populations are called 'strata') and then we select items from each stratum to constitute a sample. Since each stratum is more homogeneous than the total population, we are able to get more precise estimates for each stratum and by estimating more accurately each of the component parts; we get a better estimate of the whole.

Sampling Size: The sampling size is 100 employees who are working in the polymer industry. The respondents used for survey and for certain conclusion, we used 100 respondents in company.

Data Collection

The survey is conducted in CALTECH POLYMERS PVT LIMITED, by personally Meeting the employees in the company and collect the different opinion about the employee through issuing the questionnaires and personal interview with the employees. The data that is relevant to the research was collected through the mode of primary and also the secondary data.

Primary data:

- Through a structured questionnaire seeking responses from employees.
- Personal interviews to the employees and other senior staffs of hr department.

The primary data are those which are collected afresh and for the first time, and thus happen to be original in character

Secondary data:

- Company annual report, magazines.
- Internet websites.

The secondary data, on the other hand, are those which have already been collected by someone Else and which have already been passed through the statistical process.

Scope of The Study

There is no such place in the universe, which is free from grievance, exists everywhere. So this study will be

helpful to know the types of grievance in POLYMERS Industries, and how the management and staff deal with the employee’s dissatisfaction or grievances. More emphasis is given only to organization grievance handling system because management may try to manage the organizational grievances. The study is carried on, by taking the organization as whole .In common, the grievances causing. Factors prevailing in the organization is identified .The scope of this study is limited to the extent of identifying various types of grievances and studying the employees attitude towards those grievances. Suitable suggestions are given to minimize of grievances within the organization

Limitation of the Study

- Personnel bias and non-cooperation in case of respondents is another limitation.
- There are chances of false information from the respondents
- Time played a major constraint restricting the scope of the study
- Since the respondents were met during their work hours their busy schedule was a restricting factor.
- Certain policies of the organization differed from department to department which restricted generalization of those results.

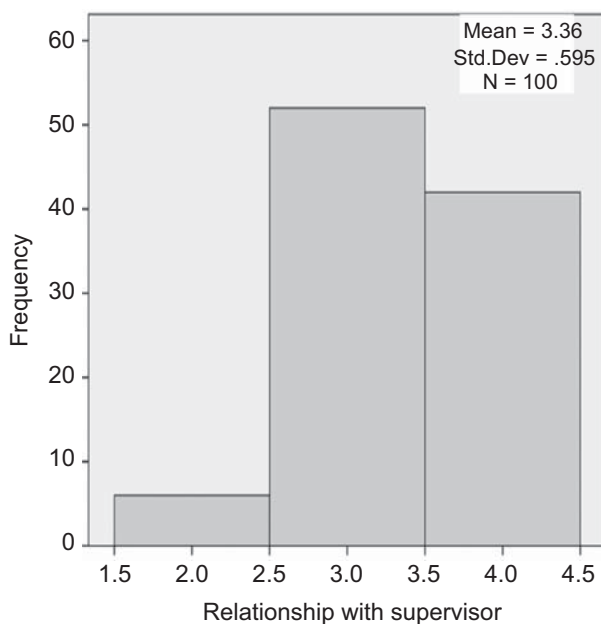
Data Analysis

Relationship with supervisor

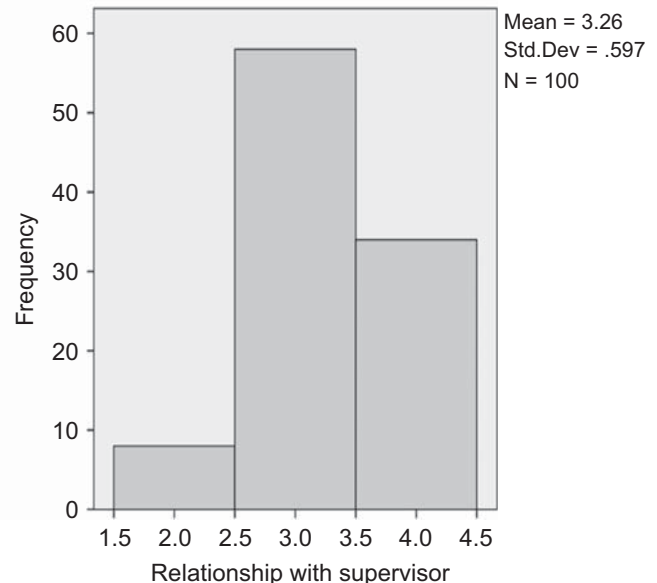
	Frequency	Percent	Valid Percent	Cumulative Percent
Average	8	8.0	8.0	8.0
Good	58	58.0	58.0	66.0
Very Good	34	34.0	34.0	100.0
Total	100	100.0	100.0	

	Frequency	Percent	Valid Percent	Cumulative Percent
Average	6	6.0	6.0	6.0
Good	52	52.0	52.0	58.0
Very Good	42	42.0	42.0	100.0
Total	100	100.0	100.0	

Relationship with supervisor



Relationship with supervisor



	N	Minimum	Maximum	Mean	Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Statistic
safety measures in the organization	100	2	4	3.05	.702
Promotion policy for employees	100	1	4	1.96	1.063
Working conditions in organization	100	2	4	3.02	.651
Valid N (listwise)	100				

	Skewness		Kurtosis	
	Statistic	Std. Error	Statistic	Std. Error
safety measures in the organization	-.069	.241	-.936	.478
Promotion policy for employees	.596	.241	-1.058	.478
Working conditions in organization	-.019	.241	-.587	.478
Valid N (listwise)				

Results and Discussions

The study reveals that the main reasons for complaints among the managerial employees are discrimination in the promotion policy and hence loss of promotion. They also worry that the company holds very poor welfare activities. The non-managerial employees have an opinion that in addition to the problems in promotion there is an increase in work load, pollution in the work place is not properly dealt and poor working conditions. They also claim that the welfare activities are not up to the mark and the remuneration given is not fair.

CAUSES FOR COMPLAINT:

The general causes for complaint in the organization are as follows:

- People with less qualification and experience was graded promotion
- Anomalies in implementation of wage revision
- Lack of promotion
- Basic pay fixation while wage revision
- No uniform promotion policy
- No proper decision making from management
- Severity of disciplinary action
- Crisis in man power, and material,
- Over time remuneration is not uniform.
- Salary not revised for past four years
- Shift allowance cut down

CAUSES OF DISSATISFACTION: The satisfaction of the employees on the Grievance Handling System is very low. The reasons for this dissatisfaction are as follows:

- No reply was given from the grievance committee
- The complained was not resolved fully
- Recommendations from the grievance committee were not executed

Conclusion

The study was conducted on *polymers industries* on the topic of "GRIEVANCE SETTLEMENT SYSTEM AT POLYMERS INDUSTRIES" In every organization the satisfied employee would be more effective in the productivity than an dissatisfied employee. So it is always better to keep the employee satisfied with respect to the working condition and welfare activities. Based on the collected data's, the analysis has been made, from the following analysis I have reached in a conclusion that still less than half of the employees are not satisfied with the effectiveness of the grievance handling system. Above half of the people have the opinion that grievance handling system need to be modified, that would shows that employees are not satisfied with the current grievance handling system. One of the important reasons for the employee grievance of both managerial and non managerial is compensation and promotion. Majority have responded that they are getting average compensation only. When the employees are not getting the replay from the grievance committee or not executing the recommendation of the grievance committee employee's dissatisfaction level would be increased. Grievance handling system has to be modified to resolve the employee's grievance; once the employees problems are solved in the organization they would be more effective and loyal towards the organization. A reactive manager redresses the grievances as they arise, but a proactive

manager anticipates them and prevents them from arising. Thus attitude of the superior or managers will make the nature of the grievance redressed

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A STUDY ON JOB SATISFACTION OF EMPLOYEES IN NEETA TRAVELS

Sonal Subhash Mahajan ¹

Mayur Subhash Punde²

Abstract

The employees in India are undergoing a boom period. In certain large corporations employees are satisfied with their job, but there are some corporations in which job satisfaction is considered as least important. There are several Corporations facing problem in satisfying their employees, thus to find out the level of satisfaction, the study was conducted. The study would be of much important for the employees of Neeta travels in knowing its strengths, opportunities and other influencing factors of its employees. Job satisfaction is prime factor of any organization; various studies have been conducted to find out the factor which determines job satisfaction. Job satisfaction is basically a mental feeling of favorableness of employee towards the job. Andrew J. DuBrins has defined job satisfaction as "Job satisfaction is the amount of pleasure or contentment associated with a job. If you like your job intensely, you will experience job satisfaction. If you dislike your job, you will experience job dissatisfaction".

KEY WORDS: - Job satisfaction, strengths, opportunities, employee's satisfaction, etc.

Introduction

Neeta Travels founded in the year 2000, is headquartered in Mumbai & Pune. They provide premium transportation service to Maharashtra, Goa, Gujarat, Rajasthan, Madhya Pradesh & Andhra Pradesh. They also have experience of providing regional transportation in India as service provider, with more than 250 luxury buses facilitating services to six states in the country.

Objectives of the Study:-

- 1) To study the Level of job satisfaction in employees of Neeta Travels.
- 2) To identify the factors influencing job satisfaction.
- 3) To study the work environment in the corporation.

Scope Of The Study

The scope of the Study is to find out the employees satisfaction with reference to Neeta travels. In this study, the scope covers only 150 operating employees of the corporation. For the purpose of this study Drivers, Cleaners and Controllers were considered. The research is just to understand the problem and satisfaction factor that can be understood and to give valuable suggestions that can uplift the satisfaction level of employees.

Research Methodology

The study is a descriptive research. Data has been collected from both primary and secondary data through Questionnaire method, formal interviews and informal interactions with the employees. The Primary data was collected as already pre-tested schedules keeping in mind the objectives of the study. Total 150 operating employees were covered, which included Drivers, Conductors, Mechanics and Controller. The venue of the present study was conducted in Pune, Thane district, Mumbai. The simple random technique was

used for the selection of respondents with the sample size of 150 employees. The Secondary data was collected from some earlier research work and are applicable or usable in the study, the researcher has presently undertaken. The data collected from profile, brochure, manuals, reports and information of various external sources.

Limitations of The Study

The present study is limited with the job satisfaction level of employees in Neeta travels. The research work was done under various circumstances that existed in the corporation during the course of time, so the data collected from the employees may be biased on. The questionnaire constructed involves only close-end questions, due to limitations of corporation's policies, employees can not be obtained through open-end questions. The questionnaire constructed was restricted to the area of salary, incentives, working environment and job security only. Not in all the areas regarding job satisfaction. The study was conducted with the short period of two months (Jan-Feb. 2013) with limited sample size of 150 employees and also time and other resources available were limited.

Data Analysis And Interpretation

On the basis of collected data, following tables and figures indicates the results of job satisfaction of employees in Neeta travels.

TABLE NO 1 : Employees Opinion towards Salary

Sr. No.	Opinion of Percentage Employees	Frequency of Respondents	Percentage
1)	Strongly Agree	22	14.6
2)	Agree	14	9.4
3)	Disagree	87	58
4)	Strongly Disagree	27	18
	Total	150	100

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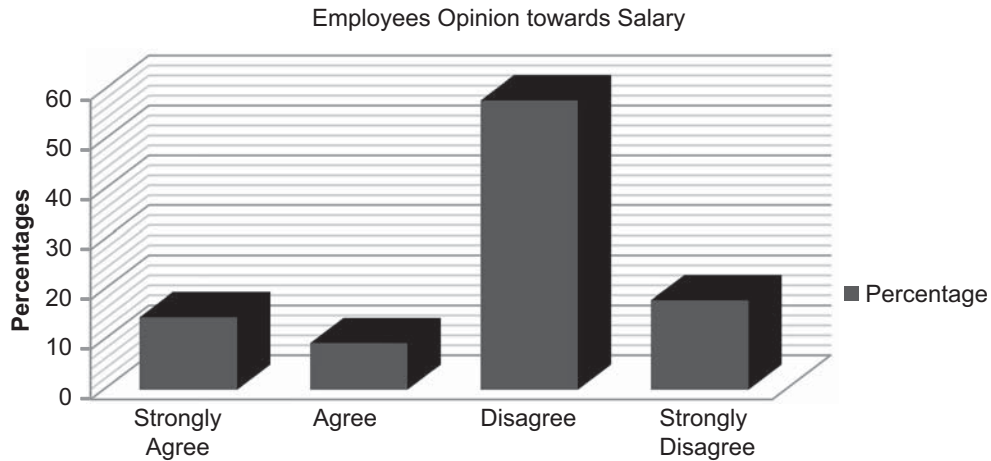


Fig . 1 : Opinions of the Employees

Interpretation: As per the analysis seen the employees have majorly disagreed towards the opinion of salary.

TABLE NO - 2
Employees Opinion towards Working Environment

Sr. No.	Opinion of Percentage Employees	Frequency of Respondents	Percentage
1)	Strongly Agree	12	8
2)	Agree	15	10
3)	Disagree	106	70.7
4)	Strongly Disagree	17	11.3
	Total	150	100

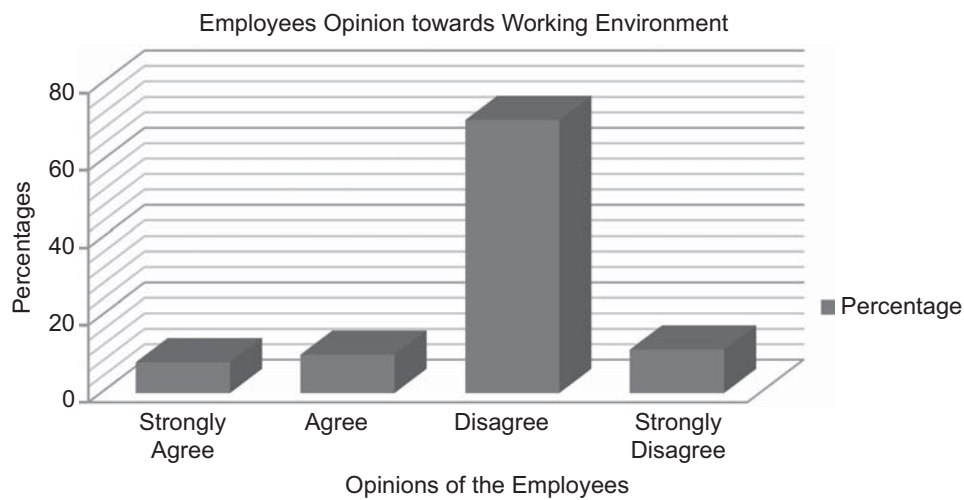


Fig. 2

Interpretation: As per the analysis seen the employees have disagreed towards the work environment.

TABLE NO: 3
Employees Opinion towards Job Security

Sr. No.	Opinion of Percentage Employees	Frequency of Respondents	Percentage
1)	Strongly Agree	6	4
2)	Agree	130	86.7
3)	Disagree	14	9.3
4)	Strongly Disagree	---	---
	Total	150	100

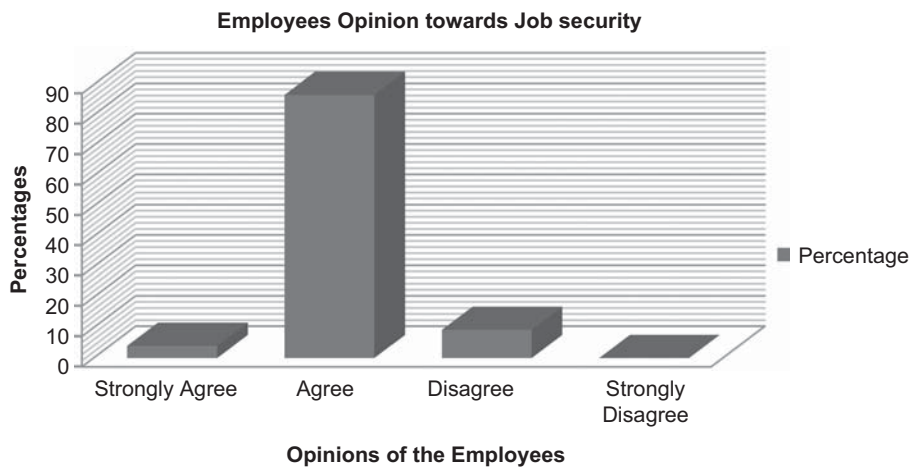


Fig. 3

Interpretation: As per the analysis seen the employees have agreed towards the job security.

TABLE NO : 4
Employees Opinion towards Incentive

Sr. No.	Opinion of Percentage Employees	Frequency of Respondents	Percentage
1)	Strongly Agree	---	---
2)	Agree	24	17
3)	Disagree	110	73
4)	Strongly Disagree	16	10
	Total	150	100

(Fig : 4)

Interpretation: As per the analysis seen the employees have majorly disagreed towards the incentive.

Findings of The Study

- 1) Among 150 employees, 114 of the employees are of the opinion that they are not able to meet their expenses with the salary and only 36 of them are of the opinion that they can meet their expenses, 76% of the employees are highly dissatisfied with the salary provided by Neeta travels.
- 2) Nearly 123 employees are dissatisfied with reference to working environment provided by Neeta travel, out of total sample of 150 employees; it indicates that 82% of the employees are dissatisfied with working environment of the Neeta travel.
- 3) Majority of 136 employees are very satisfied regarding the job security offered by Neeta travel, only 14 of them

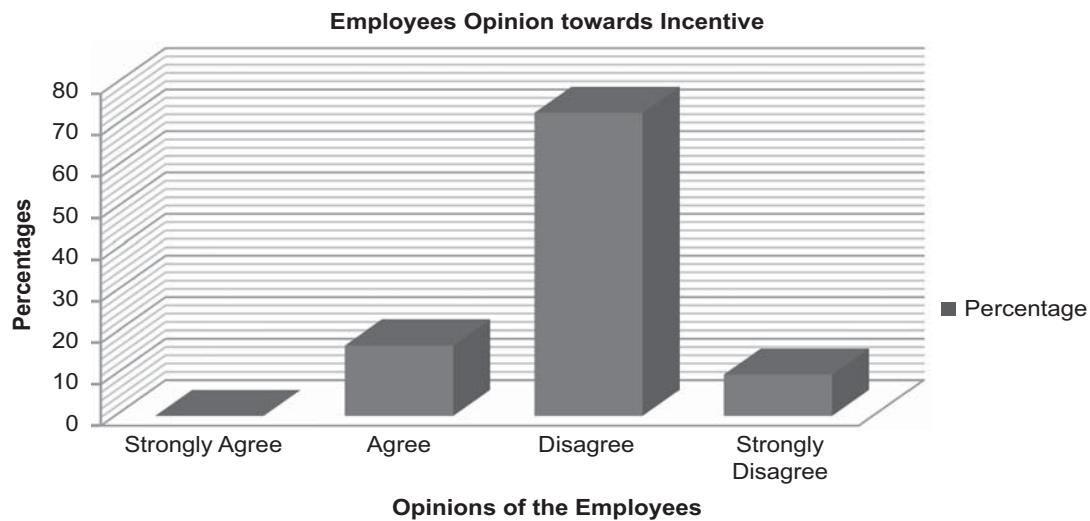


Fig. 4

are dissatisfied with job security. It can be concluded that 90.6% of the total employees are satisfied with the job security.

- 4) Out of 150 employees majority of 110 disagree with the fact that they are provided good incentives, 16 strongly disagree and only 24 of them agree, it indicates that 84% of the employees are highly dissatisfied with reference to provision of incentives to the employees.

It has been observed from the above analysis and interpretation that only with reference to job security employees are satisfied to the extent of 90.6%, on the other hand in case of salary 76% , with reference to working environment 82% and with reference to incentives 84% of employees are highly dissatisfied.

Suggestions:-

- 1) The Neeta travel should take necessary steps to undertake motivational activities towards the employees and the employees must feel that the job they perform is very important to them as well as the corporation.
- 2) The Neeta travel should provide more independence and freedom to the employees in their work to improve their performance.

- 3) They should increase the salaries of the operating staff, which should be considered on the basis of performance evaluation.

- 4) They should also take necessary steps in developing the health and welfare activities.

The management of Neeta Travel should increase the incentives to the operating staff.

Conclusion

The study concludes that the majority of employees are not satisfied with their job, except job security in the public sector undertaking, overall 82% of the operating staff of Neeta Travel are not satisfied with their jobs. It indicates that the management of Neeta Travel is not undertaking the various Human Resource practices effectively. It can be concluded that an unsatisfied employee may not be productive in a long run.

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A STUDY ON ADVERTISING AS A TOOL FOR CO CREATION

Vimmy Katyal¹

Rachna Kaul²

Abstract

The purpose of the paper is to develop a conceptual model that examines advertising and social media as a tool by different levels of information service orientation based on consumer involvement and co creation. The model provides a framework of advertising used at different levels for co creation. A literature review addressing services through advertising for consumer interaction, value generation, co creation

Keywords: Co creation, consumer generated ads, Active consumers, User generated content.

Introduction :

Co-creation is a form of marketing strategy or business strategy that emphasizes the generation and ongoing realization of mutual firm-customer value. Markets are open areas for trading where products are kept for consumers to pick. This process of choosing the right kind of product for personal use there is an interaction between buyer & seller which results in developing a bond which grows as a source for developing new product idea, valuable feedbacks and generating business for the organization as these active customers become indispensable part of the organization. Earlier value creation was just making consumer buy a product which was traditional process. Today consumers get loads of information through various media sources and advertisement is a prominent player in this era to develop customer inclination towards a particular brand, product or organization. This involvement of consumer gets enhanced as customer is given a whole array of tools like social media, feedback form; inter active forums by organizations etc to voice their preferences, opinions. Co-creation is this amalgam of customer as active source in creating value propositions for brands and personalizing of customer with the brands results in remarkable loyal customers which is the need of today's world. Economies are being woven around this brigade of customers who are slowly but steadily reason of growing revenues. Co-creation is going to take world in a rage in no time.

Scholars C.K. Prahalad and Venkat Ramaswamy introduced the concept in their 2000 *Harvard Business Review* article, "Co-Opting Customer Competence". Arguments put forth in the book, published by the Harvard Business School Press, *The Future of Competition*, citing examples of Napster and Netflix which put across the idea, customers could not be satisfied with just take it or leave it decisions with whatever is offered. Customers are looking for best deals in terms of price, quality, and brands.

Customers are making most use of advertisements now as they have developed better understanding of media and offerings by organizations. Ads traditionally were used to create awareness among the prospects to make them buy. This century witnesses ads creating different psychological impacts in consumers which are restricted only to emotions but visual graphics, presentation everything has taken a U turn. Co-creation has been there as ads now features who actually use the products and become advocates for the brands. Together customer and brand are great strength which we have tried to put light on through this paper.

There are lot of reasons companies solicit user generated content for their advertising campaigns. The consumer involvement in the advertising development is expected to provide valuable insights and build a sense of collaboration and engagement with consumers. For example, in 2010 Unilever launched one of the greatest consumer generated initiatives to date, a global video-making competition involving 13 of its brands, including Ben & Jerry's, Dove, Lipton and Vaseline (McMains 2010).

The marketers are benefitted by the co creation of advertising in getting authentic content and deeper customer insights, engaging customers who were not directly involved with co creation. Companies like PepsiCo, General Motors, and the National Football League have been incorporating consumer-generated content into their advertising efforts. This research addresses to formulate a model through examples of user generated ads in which the interaction with consumer through media which may be through social media or the advertisements as the source of including psychology of the consumer in the form of feedbacks which outgrows in the form of a better product.

The co creation is formulated on the types of services processes; it gives an idea regarding the extent to which the consumer can interact in co-creation capabilities.

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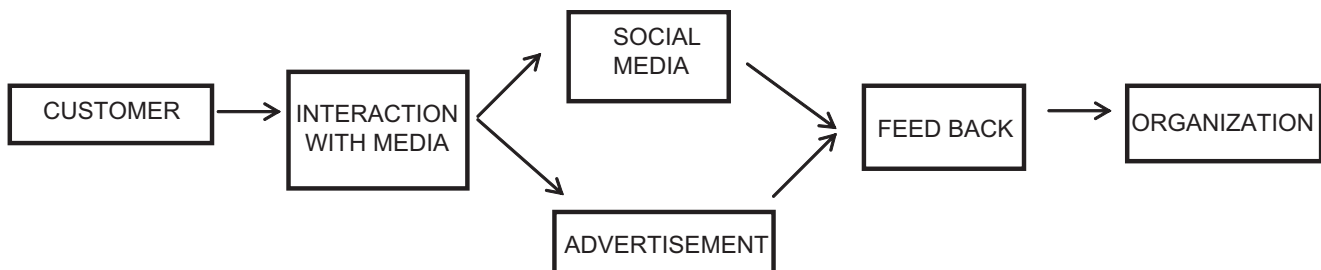
There are three types of processing services, which are as follows (Lovelock & Writz, 2010):

People Processing Services: In people processing services, the provider performs physical actions for the client. The client is part of the service production process and remains in the domain of the provider during service delivery. In people processing service unit the production and consumption is a simultaneous process in which the provider and the clients are regarded as co-producing the service. This service type is an example of hospitals, hotels, motels and hairstylists, and so forth.

Possession Processing Services: In possession processing services, the provider alters the state of one or more tangible objects under the jurisdiction of the client. Many Possession processing services are direct as in car washing and other maintenance activities. In some manufacturing operations comprise of series of services applied to the physical object or system. The other examples of possession processing services are Package delivery, after sales services, laundry and housecleaning.

Mental Stimulus/Information Processing Services: The areas like banking, consulting education, insurance, advertising, entertainment, legal, and news are commonly experienced examples of information processing services. These services deal with collection, manipulation, interpretation and transmission of data to create value for the client.

On the basis of co-creation capabilities, the figure explains the extent to which the customers can participate within the sector of business or in the activity of co-creation continuum. Active consumers are source of new idea generation for the organizations. These customers interact with the organization through different media example: feedback forms, tele-calling etc and the advertisement have also been quite strong to get the desired results as psychological effects on consumers are created through it. These days' social media is giving forum to active consumers to raise their opinion which in turn is giving organization a competitive edge over competitors. The feedbacks from social media as well as advertisements have clubbed effect on the ideas which an active customer is happy to bestow which in turn uplifts the organization.

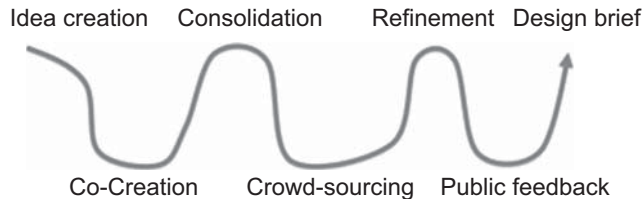


Example: Coca-Cola uses co-creation and customization to remain relevant to Millennial. One exciting innovation is the FreeStyle machine, a new generation of fountain dispensers. The company offers 100 products which give the customers the opportunity to create unique and new flavor combinations. The equipment and manufacturing innovation enables the active customer to customize and in turn co-create. The new mobile app lets consumers save all their blends, this freestyle equipment innovation will understand the favorite flavor combo. This technical monitoring combined with feedback on freestyle which gives an insight on active consumer engagement and new innovative ideas as a feedback. **It is real-time consumer co-creation with the potential to develop completely new markets for the company.** – *Avi Dan on Forbes* [2013]

But many brands are harnessing the power of the Internet and “social proof” by optimizing user-generated content (UGC). These are the brands that understand the power

of co-creating their brand together with consumers and tapping into the creativity of the most adorable for brand i.e. its customers. Organizations are today encouraging their brand ambassadors who are not celebrities but their very own loyal customers to go out of the world and talk about their experience.

The next best type of UGC generating the customer response to influence their buying behavior. There are certain soft wares which generate social (customers) voices through online social communities under various interactive social media like facebook, brand sites. These sites are able to create a platform for the vent of an idea whereby many active consumers reach at a common consensus which emerges into a viable product for an organization, converting the company into an ever-growing, adaptable, as dynamic profit making enterprise. TripAdvisor before booking companies can place links to their TripAdvisor page on their website or in emails, and invite customers to submit reviews.



Co-creation cycle oscillates as alternating between expert evaluations and generating ideas with people from all over the world.

As Einstein said: "Problems cannot be solved at the same level of awareness that created them." The co-creation and crowd sourcing create an impact of common sharing by shifting the paradigm to win-win situations from zero-sum thinking to an enlarged view creating a new dynamics for a bigger picture for business progress. This combination of co-creation and public feedback opens up new avenues of research paradigms which help in business progress.

'*The Future of Competition: co-creating unique value with customers*', describes "viewing markets as forums for new forms of learning and interaction by mutual sharing of active customers to up bring a viable product. This kind of learning of the company and customer's interaction is greatly different from the traditional active firm/passive consumer' construct of the past. Brand can go miles through effective marketing plans. It can very well gel with customers to create them as assets. Economic tides affect organizations and they are hitting the rock bottoms some time but co-creating is going to take them through these tough times even. Online communities are virtual world where the population communicating and interacting could even change the real world.

Dynamics are changing and customers across all ages are now within the reach of organizations. Such a big source of creative output and revenue generating base has to be explored even more to make co-creation get its exact core.

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A STUDY ON CREDIT FACILITIES PROVIDED TO MSMES WITH SPECIAL REFERENCE TO CANARA BANK, SHIMOGA

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ABSTRACT

The role played by the small and medium scale industry in the economic activity of advanced industrialized countries like Japan, Germany, Great Britain and the United States of America is significant. Many nations, both developed and developing exteriorized that the small scale industrial sector is a useful vehicle for growth, in the later for the creation of new employment opportunities on a wide scale in the shortest possible time. Small and Medium enterprises account for approximately 80 percent of the private sector industrial workers and hence occupy an important position in the industrial structure of Japan. The employment creating capacity of the small and medium enterprises in Japan has been seen to be larger than that in Germany or United States. Indian economy is developing economy. Its vast resources are either unutilized or underutilized. A major section of man power is lying idle. The per capita income is low. Capital is shy and scarce and investment is lean. Production is traditional and the technique is outdated. The output is insufficient and the basic needs of the people remain unfulfilled. Industrialization is the only answer to this present state of disrupted economy. The problem is of the approach which should be direct, utilitarian and pragmatic. But small scale industries do not require huge capital and hence suitable for a country like India and they have a talent of dispersal. They can be accessible to the remote rural areas of the country and do not lead to regional imbalances and concentration of industries at one place, which is responsible for many economic resources such as entrepreneurship and capital. There are number of financial institutions are existed which are mainly concentrating towards the development of small and medium scale industrial development. So this study made an attempt to know about the role of Cananra bank in providing various financial assistant towards MSME, whereas this study is conducted with the help of primary data.

Keywords: MSME, Entrepreneurship,

Introduction

Small scale industries constitute an important and crucial segment of the industrial sector promotion and growth of small scale industries has been a cordial feature of Indian Industrial Policy. Small Scale Industries in India have been given distinct identity and the government has accorded high priority to this sector on account of the vital role it plays in balanced and substantial economic growth. It plays crucial role in the Process Economic Growth. It plays crucial role in the process of economic development by employment generation, equitable distribution of National income, regional balance of Industries. Mobilization of capital and development of Entrepreneurial skills and contribution to export earnings. Hence it has emerged as a dynamic and vibrant sector of the Economy. The SSI sector covers wide range of enterprises with diver's characteristics. There are tiny or Micro enterprises on one hand and there are sophisticated modern small scale units on the other hand

The definition of different categories for the purpose bank finance is as follows:

1. Small Scale Industrial undertakings: The SSI is these are engaged in the manufacturing processing or preservation of goods and in which investment in plant and machinery not exceeds to RS. 5 crores. These would inter-alia include units engaged in

increasing of querying servicing and repairing of machinery.

2. Ancillary Industrial undertaking: These are the Industrial undertakings which are engaged in or proposed to be engaged in manufacturing or production of parts components sub assemblies, tooling or intermediaries, or rendering of services and undertakings supplies or propose to supply or render not more than 50% of its production or services as the case may be, to one or more other industrial undertakings and whose investment in fixed assets in plant and machinery whether held on ownership terms or on lease or on hire purchase, does not exceeds Rs. 10 crores are to be classified as small scale Industry.
3. Tiny Enterprises: These industries having in plant and machinery up to Rs. 25 lakh irrespective of the location of unit.
4. Small Scale Service and business enterprises (SSSBES): These are having investment in fixed assets up to Rs. 50 lakhs and registered as such are also classified as SSI for the purpose. For the value of fixed assets, the original price paid by the original owner will be considered irrespective of the price paid by the subsequent owner.

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5. The Decentralized sector: It includes artisans Khadi and village Industries, handlooms, sericulture, handicraft, coir Industry etc., which have been categorized as "Village Industries" under the government of India.
6. Artisans Village and Cottage Industry: Artisans or small Industrial activities in village and small town with a population not exceeding 50,000 involving utilization of locally available natural and human skills where individual credit requirements do not exceed Rs. 5,00,000.
7. Women Enterprises: These are those small scale units where one or more women entrepreneurs have not more than 51% financial holdings
8. Export oriented units: An Export oriented unit is one having investment in plant and machinery not exceeding Rs. 1 crore. The unit should undertake to export at least 30% of the annual production by the end of the 3rd year from the date of its commencing production.
9. Small SSI Units: It includes cottage Industries Khadi and village industries, artisans and tiny industry with investment in plant and machinery up to Rs. 25 lakh and other SSI units availing fund based credit limits up to Rs. 25 lakh.
2. Funds provided by banks to SIDBI/SFC's and NSIC exclusively for financing SSI units.
3. Subscription to bonds floated by NABARD with the objective of financing exclusively on farm sector and
4. Subscription to bonds floated by SIDBI, SFC's, SIDC's and NSIC exclusively for small scale units.
5. Loans for setting industrial estates.
6. Government sponsored corporations or organizations providing funds to the weaker sections in the priority sector.
7. List of product reserved for small scale industrial units:
 8. There are 825 products that are been reserved and are categorized under the following heading:
 9. **1. Food products:** Ice creams, pickle, rice milling, break, biscuits, poultry feed, groundnut oil etc.
 10. **2. Textile products:** Cotton cloth knitted, cotton vests knitted, cotton socks, knitted woollen, woollen lops etc.,
 11. **3. Wood products:** Wood crates, tea chest plywood, tent tools, plough bamboo, slabs, cupboard, shelves etc,
 12. **4. Paper products:** Waxed paper, gummed tape, paper canes, paper tubes, paper cups or plates, paper bergs, decorative paper etc.,
 13. **5. Leather products:** Sole leather, leather shoes, leather garments, leather novelty items, harness shoes etc.,
 14. **6. Rubber products:** Rubber thread, rubber eraser etc.,
 15. **Plastic products:** Small, household items in plastics etc.,
 16. **Chemical products:** Sodium, calcium etc.
 17. **Oils:** Coconut, vanaspathi etc.,
 18. **Drugs:** etc

Financial assistance:

Availability of timely and adequate credit is of critical importance to SSI sector. A network of state financial corporations, national small industries corporations state small industries development corporations, commercial bank, RRB provides financial assistance to small scale units NABARD provide refinance to the industrial loans advanced by these institutions to small scale sector.

SSI is included under priority sector and credit provided by the banks to SSI segment is considered as priority sector lending of banks. Commercial banks are required to send 40% of their net bank credit to priority sector including SSI it has been stipulated that banks should lend at least 40% of their advances to SSI sector.

To those unit whose investment in plant and machinery is between Rs. 5 lakhs and Rs. 25 lakhs and there maintaining 40% to those unit whose investment in plant and machinery is over Rs. 25 lakhs.

In addition, credit provided through certain agencies involved in promotion or development of the sector is also considered as priority sector as indirect finance to SSI such indirect finance in the small industrial sector will include credit provided to following:

1. Agencies involved in assisting the decentralized sector in the supply of inputs and marketing of outputs of artisans, village and cottage –industries.

CREDIT FACILITIES PROVIDED BY THE MSME BRANCH CANARA BANK, SHIVAMOGGA

Background:

The Micro, Small & Medium Industrial sector plays a vital role in our Economy and its performance has provided to be notable in terms of Employment generation and valuable exports. Though the flow of finance are giving to Small scale sectors has considerably increased important objectives set for the MSME sectors are yet to be achieved.

SME branch finance all types of requirement of the industry right from acquisition of plant and machinery till the goods manufactured by the unit off sold that is for purchase of raw materials. Payment of labour, electricity

and water charges. The bank finance is extended on a need based system.

Small Scale Industries are those which are:

- a. Engaged in manufacturing processing or preservation of goods.
- b. Investment in plant and machinery

Small Scale Industries are those which are:-

1. Artisans/Village: cottage and SSI situated in village and small towns, which individuals credit requirement does not exceeds Rs. 50 lakhs/-
2. Loans to assisted units irrespective of the limits
3. Tiny industries are those which make investment on plant and machinery does not exceed Rs. 10 crores.
4. All other SSI units availing credit limit depending up on its features and requirements.

Manufacturing Enterprises:

Enterprises engaged in the manufacturing or production, processing or preservation of goods as specified bellow

1. A Micro enterprise: is an enterprise where investment in plant & machinery (original cost excluding land and building the items specified by the ministry of SSI vide its notification No.S.O.1772 (E) October, 15 2006) does not exceed Rs. 25 lakhs.
2. A Small enterprise: is an enterprise where the investment in plant & machinery is more than Rs. 25 lakhs but does not exceed Rs. 5 crores.
3. A Medium enterprise: is an enterprise where the investment in plant and machinery is more than Rs. crores but does not exceed Rs. 10 crores.

Service Enterprises:

Enterprises engaged in providing or rendering of services including services of such as Small road & water transport operators/ road transport operators (SRTO/RTO) business enterprises, professional & self employed persons & any other as specified below.

1. A Micro enterprise: is an enterprise where the investment in equipment-does not exceed Rs. 10 lakh
2. Small enterprise: is an enterprise where the investment in equipment- more than Rs. 10 lakh but does not exceed Rs. 2 crores.
3. A Medium enterprise: is an enterprise where the investment in equipment is more than Rs. 2 crores but does not exceed Rs. 5 crores.

(Table 1)

TABLE 1 : Classification of MSME and Large Scale Industries.

Industries Machinery	Investment in plant &
Micro Enterprises	Does not exceeding Rs. 25 lakhs
Small Enterprises	Above 25 lakhs but does not exceeding 5 crores
Medium Enterprises	Above 5 crores but does not exceeding 10 crores
Large Industries	Above 10 crores

Role of MSME in our Economy

MSME assumes an important status as they play a vital role in the economic development more so in a developing country like ours. The promotion & growth of MSME sector has been a cardinal feature of the industrial policy over the years. Its employment potential is huge. In India, the small enterprises sector alone employees over 30 million people & is next only to agriculture sector in employment generation. Its importance as a foreign exchange earner through exports is quite significant it is established that MSME sector contributes a substantial share to India's total export.

SME are best suited to Indian conditions for following reasons

- A. They can set up with lower to fairly medium investments
- B. Growth of MSME can be eventually spread throughout the country giving a boost to industrialization of the regions.
- C. The SME can act as a supplement to the agriculture activity as many industrial activities under SME are agro-based & agro-related.

MSME policy of the Bank

The bank has adopted a policy for lending to SME sector, in tune with Government, of India guidelines. In terms of MSMED (Micro, Small & Medium Enterprises Development) Act 2006 which has come in to force with effect from 2nd October 2006 the SME sector comprises of Micro, Small & Medium enterprises in manufacturing & service segments.

- a. To achieve a minimum year-on-year growth of 20% under SME lending & fix the targets accordingly.
- b. To ensure that each urban/semi urban of the bank will finance at least 5 new SME units a year.
- c. To adopt cluster development approach for promoting SME sector which offers scope for reduction in transaction costs, mitigation of risk, improvement in quality of products & development of infrastructure.

LOAN PRODUCTS TO MICRO, SMALL & MEDIUM ENTERPRISES

Government of India Schemes

- Prime Ministers Employment Generation Programme (PMEGP)
- Scheme for Rejuvenation, Modernization & Technology Up gradation of the Coir Industry (REMOT)

Schemes for Capital Investment

- Term loan for acquisition of fixed assets
- Standby credit for capital expenditure
- Standby term loan scheme for Apparel Exporters
- Loan scheme for reimbursement of investment made in fixed assets by SME's
- Soft loan scheme for Solar Water Heaters
- Scheme for energy savings for SME's
- Technology Up gradation Fund scheme (TUFS) for textile & jute industries in SME sector
- Credit linked capital subsidy scheme (CLCSS)
- Co-financing arrangement with Small Industries Development Bank of India (SIDBI) for projects under Small Enterprises (SE), Service Sector and related infrastructure projects
- Loan scheme for acquisition of ISO-9000 series certification
- Loans under Interest Subsidy Eligibility Certificate (ISEC) Scheme of Khadi & Village Industries Commission (KVIC) to eligible institutions
- Canara Guide
- Non fund based facility-Deferred payment guarantees

Schemes for Working Capital

- Simplified Open Cash Credit (SOCC)
- Open Cash Credit (OCC)
- Micro financing joint liability groups (Handloom weaver & Agarbathi manufacturing groups)
- Laghu Udhyaami Credit Card (LUCC)
- Bill of Exchange discounting facility to Small Entrepreneurs' at concessional rate of interest (BE-SE)

Schemes for Composite requirements

- Composite loan schemes (CLS)
- Artisan Credit Card (ACC)
- Doctor's Choice

Others

- Export Finance Schemes
- Foreign currency loan for residents (FCLR)

- Non fund based limits
- Rehabilitation/ Nursing of Sick Small Enterprises (Manufacturing) units
- Debt Restructuring Mechanism for Small & Medium Enterprises (Manufacturing) units
- Credit Guarantee Fund Scheme for Micro and Small Enterprises (CHMSE)
- Rating of SME's by External Agencies

Objectives for providing Financial Assistance to MSME

The main objective for providing financial assistance to small scale industries by this branch are as follows:

1. The main objectives are to provide adequate financial resources to the MSME industries which are facing the financial problem.
2. In order to improve the standard growth of production by providing adequate finance for getting good raw material from outside.
3. In order to improve the MSME which are located in rural as well as urban areas
4. To give more support in not only by providing financial assistance but also to compete with large scale industries
5. To improve infrastructural facilities like transportation and having good communication through internet, mobile services etc.,
6. To develop the standard of living of MSME employee providing good and better annual schemes by bank

Area of Financing:

Credit is granted only for some specific purpose

1. Acquisition or replacement of fixed assets or equipment like land, building, machinery, furniture etc...
2. For working Capital requirements for production and marketing of products

Objectives of the study:

1. To study the role of MSME in Indian economy.
2. To study the MSME Policy of the SME Branch, Shivamogga
3. To study the loan products to MSME in SME Branch.
4. To know opinion of customer regarding credit facilities provided by Bank.

Scope of the study:

The study mainly comprises of analysis and comparison of performance of selected branch by taking several parameters like deposits, advances, income, priority

credit, number of loan accounts, income and expenditure etc.

The Canara Bank, SME branch located at Kuvempu Road, Shivamogga is selected for the study. The study concentrates on credit facilities provided by this branch to the Micro, Small & Medium Enterprises. The study covers the information given by the manager, officers of the branch and those obtained from financial reports and other bulletins of the organisation. The scope of the study is limited to the SME branch, Canara Bank Shivamogga only. This study made an attempt to know about the customers opinion regarding these loans.

Methodology:

This study is based on the data obtained from the respondents through the structured Questionnaires. So it includes both the Primary data and Secondary data.

Primary data

The information is collected by an oral enquiry with the manager and even the members and staff of the bank. The customers of the Bank were personally interviewed to collect the information about the service rendered by the bank to small scale industries. Customers were selected on Quota sampling method. 50 respondents were selected for making the survey. They have been surveyed through the structured Questionnaires.

Secondary data

The information was collected by referring some manuals, journals, annual reports of the Bank and some information is extracted from the internet as well as publications of the Branch.

Analysis and Interpretation

TABLE - 1 The following table shows the distribution of Respondents on the basis of their Age:

Age	Number of Respondents	Percentage (%)
18-25	10	20
26-50	34	68
51& Above	6	12
Total	50	100

The above table reveals that out of 50 respondents 20% of the respondents are coming under the age group of 18-25, and 68% of the respondents are between the age group of 26-50, also 12% of the respondents are above the age of 50. From the above table it is clear that more number of customers belong to the age group between 26-50.

TABLE - 2 The following table show the distribution of Respondents on the basis of their Education

SL.NO	Qualification	Number of Respondents	Percentage (%)
01	SSLC	14	28
02	PUC	14	28
03	DEGREE	22	44
04	OTHERS	00	00
	Total	50	100

Above table reveals that 28% respondents have studied up to SSLC, 28% up to PUC, 44% are Graduates. It is clear that majority of account holder's are Graduates and they have been operating their account efficiently and without any difficulty.

TABLE - 3 The following table shows the type of account held the Customer at SME Branch

SL.NO	Type of Deposit	Number of Respondents	Percentage (%)
01	Current A/c	25	50
02	Fixed Deposit A/c	15	30
03	Saving Bank A/c	10	20
04	Others	5	10
	Total	50	100

The table reveals that 50% of the respondents hold a Current A/c and 30% hold iFixed Deposit A/c, 20% of them hold Saving Bank A/c and remaining 10% of the respondents hold other type of accounts with the SME Branch.

TABLE - 4 . The following table shows the distribution of Respondents on the basis of their Nature of Business:

S.NO	Nature of Business	Number of Respondents	Percentage (%)
01	Trading	10	20
02	Manufacturing	20	40
03	Retail Shop	12	24
04	Service Company	8	16
	Total	50	100

The above table reveals that out of 50 respondents 10 respondents are engaged in the business of Trading, 20 are engaged in manufacturing, 12 are in Retail Shop and 8 are providing the Services. From the above table it is clear that majority of the credit facilities given by the SME branch are to Small Scale Manufacturers followed by owners of Retail shop.

TABLE - 5 : The following table shows the types of loans received by the Customers from the Branch:

SL.NO	Type of Loans	Number of Respondents	Percentage (%)
01	Short Term Loan	24	48
02	Medium Term Loan	19	38
03	Long Term Loan	07	14
	Total	50	100

It is clear that 48% of respondents have availed Short Term Loan, 38% have availed Medium Term Loan and 14% of respondents have availed Long term loan from the SME Branch. It clearly reveals that bank has provided adequate finance through Short Term and Medium Term Loans.

TABLE - 6. The following table shows the opinion of the Respondents towards the rate of interest on MSME loan charges by SME Branch

SL.NO	Rate of Interest	Number of Respondents	Percentage (%)
01	High	8	16
02	Satisfactory	42	84
03	Low	00	00
	Total	50	100

It is observed that 16% of the respondents feel that the Rate of Interest is high, 84% are satisfied with the current interest rates and 0% of the respondents find it low about the SME Branch.

TABLE - 7 : The following table shows that customer's satisfaction towards loan Quantum:

SL.NO	Particulars	Number of Respondents	Percentage (%)
01	Satisfied	40	80
02	Not Satisfied	10	20
	Total	50	100

Above table relates to the opinion of respondents towards the loan repayment schedule. Here the surveyed data shows that 41 respondents that is 82% of the customers are not satisfied with Loan instalment and remaining 18% of the respondents are satisfied with the loan amount.

TABLE - 8. The following table shows the opinion of the respondents towards general attitude of the staff of the SME Branch

SL.NO	Particulars	Number of Respondents	Percentage (%)
01	Satisfied	42	84
02	Not Satisfied	08	16
	Total	50	100

The analysed survey shows that 84% of the respondents are satisfied with the attitude of the SME staff towards customers and rest of the 16% of the customers are not satisfied with their response in SME Branch.

TABLE -9. The following table shows opinion of respondents towards service of SME Branch

SL.NO	Particulars	Number of Respondents	Percentage (%)
01	Excellent	12	24
02	Satisfactory	38	76
03	Bad	00	00
	Total	50	100

The above table relates to the opinion of respondents towards the service provided by the SME Branch, it is clear that out of 50 respondents, 38 i.e. 76% felt that customer service provided by the Branch was Satisfactory and 24% felt that the service of the Branch is Excellent and no one felt that the service provided is Bad. Indicating that the customers are satisfied with the service of the branch.

Findings

1. Canara Bank has projected Rs.340.64 Crores for Priority Sector which is highest among all the Banks/ Institutions followed by SBM Rs.274.43 Crores and SDCC Rs.218.98 Crores
2. The total outlay for the district has been finalised at Rs.1635.95 Crores, of which an amount of Rs.1433.45 Crores is earmarked for Priority Sector Lending.
3. The total comparative share of District Credit Plan in the Year 2009/10 is Rs.1, 44,345 (lacs) out of which Canara Bank stands 3rd position which is 34064(lacs) where SDCC bank stands 1st and followed by SBM.
4. The total Loan given to MSME in shimoga city in the year 2009/10 is highest by SBI bank and Canara bank stands 3rd position in the Priority Sector.
5. The total comparative share of advances / credit given to MSME in shimoga city in the year 2009/10 Canara Bank stands 2nd position

6. The Bank is providing very good financial assistance
7. SME Branch lends Short, Medium and Long term Loans to MSME
8. SME Branch charges a considerable rate of interest for Micro, Small and Medium Scale Enterprises
9. Loan amount and Loan instalment provided by the bank is satisfied to a maximum number of customers
10. SME branch playing a vital role while providing Credit facilities to MSME from the Successive years
11. Customers are satisfied with the service provided by SME Branch

Suggestions and Recommendation:

The following are the suggestion given on the basis of the survey made:

1. **Rate of interest:** The interest charged by the bank is reasonable, so it has to maintain its rate of interest in the future also
2. **Loan Quantum:** From this study it is found that the loan quantum is given while financing is not adequate. Hence adequate loan quantum would encourage the client and may avoid under financing.
3. **Long term loan:** The survey reveals that most of the loans availed to the clients are Short and Medium term one, so the branch may also look for the Long term loan.
4. **Promotion:** During the survey it is clear that the Media through which clients came to know about the branch mainly through their friends so, the branch may also look towards other modes of media
5. **Services:** The service provided by the bank is excellent in nature, so it has to maintain its service in the future also
6. **Service of staff:** The survey reveals that the service provided by the SME staff is satisfied by the clients, so it has to maintain its reputation in the coming days also
7. **Achievements:** During the study it is observed that bank has achieving its targets this is mainly due to the good service provided by the Bank, so it has to maintain in the future also.

Conclusion:

Banks play a significant role in the economic development of a country; they touch almost every aspect of the modern economy. Banks mobilizes the small scattered and idle savings of the people and makes them available for productive purpose, by offering attractive interest on the savings of the people deposited with them banks promotes the habit of save thrift and saving among the people.

Banks facilitates track and commerce, industry and agriculture by meeting their financial requirements. They direct the flow of funds into productive channels, while lending money they discriminate essential activities, and non-essential activities. They encourage the development of the right type of activities which the society desire.

Banks always make a point to help the industries financial assistance to small scale industries is one of the important aspects in every country.

The SME Branches of Canara Bank have been set up to provide financial assistance to small industries, their progress and achievement in providing financial assistance to customers have been analysed in the project report. Of course they are facing certain problems in carrying out their objectives. If they are solved by taking necessary steps suggested in the report. They can go up well in promoting better services and achieve their objectives in the coming future.

SME Branch is providing useful services to all sorts of people who are running the small scale industries. Today SME Branch is providing more benefits to the customer by expanding their schemes rendering quick services by the use of modern machines.

The SME Branch has introduced many schemes which yield more benefits to its customers. But to make use of those facilities the customer should be provided with some sort of services. The suggestions made in this report may be considered or adopted based on the merits.

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FACTORS AFFECTING EMPLOYEE MORALE AND STRATEGIES ADOPTED TO BUILD HIGH EMPLOYEE MORALE

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Abstract

Employee morale plays a vital role in the organization success. High morale leads to success and low morale brings to defeat in its wake. The play of morale is no less important for an Industrial undertaking. The success or failure of the Industry much depends on the morale of the employees. The Organization needs employees with high morale and moreover morale is a psychological factor and measures can be taken to build a high level of morale in an employee's mindset.

Keywords: Employee morale, Factors affecting morale, Building high morale

Introduction:

Morale can be succinctly defined as the total satisfaction that a person derives from his job, the prevailing atmosphere and the factors that appeal to his individual propensities. It's a conglomeration of attitudes and feelings that constitute a reserve of physical and mental strength including factors like self-confidence, optimism and a positive mental attitude. Morale is an invisible element which determines the success or failure of an organization. Human Resource is one of the invaluable resources for any organization. Morale is fundamentally a psychological factor. It may be defined as an attitude of satisfaction with the desire to strive for the goals of a particular group. Morale is purely emotional. It is not a static thing it changes depending upon working conditions.

Factors Affecting Morale

Employee morale is a very complex phenomenon and is influenced by many factors on the shop floor. The factors are

Objectives of the organization

Employees are highly motivated and their morale is high if their individual goals and objectives are in tune with organizational goal and objectives

Organizational design

Organization structure has an impact on the quality of labour relation, particularly on the level of morale. Large organization tend to lengthen their channels of vertical communication and to increase the difficulty of upward communication. Therefore the morale tends to be lower.

Personal factors

It is relating to age training education and intelligence of the employees, time spent by them on the job and interest

in worth taken by them, affect the morale of the employees.

Rewards

Employees expect adequate compensation for their services rendered to the organization. Good system of wages, salaries, promotions and other incentives keep the morale of employees high.

Good leadership and supervision

The nature of supervision can tell the attitudes of employees because a supervisor is in direct contact with the employers and can have better influences on the activities of the employees.

Work environment

The building and its appearance the conditions of machines, tools available at work place provision for safety, medical aid and repairs to machinery etc. All have an impact on their morale.

Compatibility with fellow employees

Man being a social animal finds his words more satisfying if he feels that he has the acceptance and companionship of his fellow workers. If he has the confidence in his fellow worker and faith in their loyalty his morale will be high.

Job Satisfaction

If the job gives an employee an opportunity to prove his talents and grow personality, he will certify like it and he will have high morale.

Opportunity to share profit

One of the requirements of high morale is possibility and opportunity of progress in any concern. All workers should be given an opportunity of the progress and earn high wages without any discrimination.

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Building Of High Morale

The following suggestions may be followed to improve morale

Two way communication

There should be a two way communication between the management and the workers. The workers should be kept informed about the organization policies and programmes through conferences, bulletins and informal discussion with workers.

Show concern

Large or small every business should have names on desks work stations or cubicles to show that a real person with worth works there not just a machine. Ask employees opinion and allow them to add their own creative thoughts which give the feeling of ownership.

Job Enrichment

Ensure the employees the continuous job satisfaction and motivate often

Modify the work Environment

This involves the use of teams of work groups developing social contacts of the employees the use of music regular rest breaks.

Incentive system

There should be a proper incentive system in the organization to ensure monetary and non-monetary benefits.

Welfare measures

Management must provide for employees welfare measures like canteen credit facilities, sportsclub, education for their children.

Social Activities

Management should encourage social group activities by the workers. This will help to develop greater group cohesiveness which can be used by the management for building high morale.

Training

There should be proper training of the employees so that they may do their work efficiently and avoid frustration when the worker are given training they get psychological satisfaction.

Worker's participation

There should be industrial democracy in the organization to allow workers participation in Management. Whenever a change to be introduced which affects the workers they must be consulted and take to confidence.

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