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Editor Desk

Dear All

Greetings to one and all.....

Dear Reader it is a matter of great satisfaction and pride to place the third issue of **PRIMAX** International Journal of Commerce and Management Research .

The recent annual survey of education report (ASER) reflected that the standard of education at all levels declining faster in our country. Management programmes are not exception. As there is mismatch between present standard and required standard industrialist are jittery to gainfully employed the new breeds.

Since the changing dynamics of the business environment is moving at faster pace industrialist aspire for faster results hence they are locating for people who are passionate hardworking and committed to deliver the results.

I personally feel a good innovative inspiring article of you is not just a service; it is a philosophy and I committed to uphold this.

I bank on your innovative path breaking articles which sets new standards in management or disciple of your specialty. This definitely will equip the present and future generations to face the reality of business climate of globalization.

Through this, space I wish to reiterate '**let us strive for successes to explore new horizons and keep up our head high**'.

"The future is not something we wait; it is something we should create. The pure taste of success can only be felt with a spoon of failure".

I once again thank all my colleagues, well-wishers, friends and above all God almighty who stood by me from concept to commissioning of this journal.

I wish all of Our Readers and Stake holders a Happy New Year 2017.

Wish you all a grand success!

T. Rajeswari

Prof. T.Rajeswari., M.Sc.,M.A(Eng.),M.B.A.,M.A(Soc)
Managing Editor- PIJCMR.

"The secret of life is not enjoyment, but education through experience". And Experience is the only source of knowledge.

-: Swami Vivekananda

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A STUDY ON FACTORS AFFECTING ON CUSTOMER PERCEPTION TOWARDS E-BANKING AND INTENSITY TO USE E-BANKING OF PRIVATE SECTOR BANKS BY CUSTOMERS

Dr. R. Ganapathi¹

Abstract

E-banking is a precious and influential instrument for profound development, supporting growth, promoting innovation and enhancing competitiveness. A physically powerful banking industry is essential in every country and can have a major effect in supporting economic development through competent financial services sector, with huge impact on the banking industry. The security, protection, convenience and effectiveness are the factors affecting on customer perception towards e-banking of private sector banks. There is significant difference between socio-economic status of customers and factors affecting on customer perception towards e-banking of private sector banks. The security, protection, convenience and effectiveness in e-banking of private sector banks are moderately and positively correlated with intensity to use by customers. The private sector banks should make their customer more aware of their products, service and the procedure governing e-banking. This can be achieved by having seminars and exhibitions to allow customers to evaluate their new innovation. The private sector banks should take immediate actions for transactional errors and keep the privacy of transactions of their customers

Key Words: E-Banking, Intensity to Use, Perception

Introduction

E-banking is the provision of small and retail value banking services through electronic channels. Such products and services comprises of deposit, lending, management of account, giving financial advice, electronic bill payment, and the provision of other electronic payment products and services such as electronic money. It covers both computer and telephone banking and refers to the use of information and communication technology by banks to provide services and manage customer relationship more rapidly and most significantly (Ovia, 2005).

E-banking is a precious and influential instrument for profound development, supporting growth, promoting innovation and enhancing competitiveness. A physically powerful banking industry is essential in every country and can have a major effect in supporting economic development through competent financial services sector, with huge impact on the banking industry. Banks require developing creative solutions of how to make full use of the new technology and provide their customers with high e-banking service quality. When lacking face to face interaction, banks must increase the experienced e-banking service quality among customers in order to achieve and sustain competitive advantages and customer relationships (Fozia, 2013).

There are many advantages of e-banking. It is convenient, it is not bound by operational timings, there are no geographical barriers and the services can be offered at very small cost. E-banking has experienced explosive growth and has transformed traditional practices in banking. Private sector banks in India are the first to implement e-banking services in the banking industry. Private sector banks, due to late entry into the industry, understand that the establishing network in remote corners of the country is a very difficult task. It is clear to them that the only way to stay connected to the customers at any place and at anytime is through e-banking applications. Hence, the present research is made to study factors affecting on customer perception towards e-banking and intensity to use e-banking of private sector banks by customers in Sivagangai district.

Methodology

The present study is carried out in Sivagangai district. The customers of private sector banks are chosen for the present study by using simple random sampling method. The data are collected from 250 customers of private sector banks through pre-tested and structured questionnaire. The frequency distribution and percentage analysis are done for socio-economic status of customers of private sector banks. The exploratory factor analysis is carried out to identify the factors affecting on customer perception towards e-banking of private sector

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banks. The ANOVA (Analysis of Variance) is used to examine the difference between socio-economic status of customers and factors affecting on customer perception towards e-banking of private sector banks. The correlations analysis is employed to study the relationship between factors affecting on customer perception towards e-banking and intensity to use e-banking of private sector banks.

Results And Discussion

Socio-Economic Status of Customers of Private Sector Banks

The socio-economic status of customers of private sector banks was analyzed and the results are presented in Table-1. The results show that 65.20 per cent of customers of private sector banks are males and the remaining 34.80 per cent of customers of private sector banks are females. The results indicate that 39.20 per cent of customers of private banks are in the age group of 31 – 40 years followed by 21 – 30 years (32.80 per cent), 41 – 50 years (14.80 per cent), more than 50 years (8.40 per cent) and less than 20 years (4.80 per cent).

The results reveal that 41.20 per cent of customers of private sector banks are educated up to graduation followed post graduation (28.80 per cent), diploma (12.80 per cent), higher secondary (10.40 per cent) and secondary (6.80 per cent). The results show that 42.40 per cent of customers of private sector banks are private sector employees followed by public sector employees (32.00 per cent), own business (19.20 per cent) and retired persons (6.40 per cent). The results indicate that 35.60 per cent of customers of private sector banks are in the monthly income Rs.30,001– Rs.40,000 followed by Rs.20,001– Rs.30,000 (25.20 per cent), Rs.40,001– Rs.50,000 (18.00 per cent), above Rs.50,000 (15.60 per cent) and below Rs.20,000 (5.60 per cent).

Table - 1 : Socio-Economic Status of Customers of Private Sector Banks

Socio-Economic Status	Number of Customers	Percentage
Gender		
Male	163	65.20
Female	87	34.80
Age Group		
Less than 20 years	12	4.80
21 – 30 years	82	32.80
31 – 40 years	98	39.20
41 – 50 years	37	14.80
More than 50 years	21	8.40
Educational Qualification		
Secondary	17	6.80
Higher Secondary	26	10.40
Diploma	32	12.80
Graduation	103	41.20
Post Graduation	72	28.80
Occupation		
Own Business	48	19.20
Public Sector	80	32.00
Private Sector	106	42.40
Retired	16	6.40
Monthly Income		
Below Rs.20,000	14	5.60
Rs.20,001– Rs.30,000	63	25.20
Rs.30,001– Rs.40,000	89	35.60
Rs.40,001– Rs.50,000	45	18.00
Above Rs.50,000	39	15.60

Factors Affecting On Customer Perception Towards E-Banking Of Private Sector Banks

To identify factors affecting on customer perception towards e-banking of private sector banks, the exploratory factor analysis has been employed and the results of rotated component matrix are presented in Table-2. The results of Kaiser-Meyer-Olkin (KMO test) measure of sampling adequacy (KMO = 0.764) and Bartlett's test of Sphericity (Chi-square Value = 0.0128; Significance = 0.000) indicates that the factor analysis method is appropriate.

Four independent factors that are extracted accounting for a total of 81.13 per cent of variations on 18 variables. Each of the four factors contributes to 29.82 per cent, 21.16 per cent, 19.75 per cent and 10.40 per cent respectively.

Table - 2 : Factors Affecting on Customer Perception towards E-Banking of Private Sector Banks

Factor	Variables	Rotated Factor Loadings	Eigen Value	% of Variation	Factor Name
I	The transaction through e-banking is secured	.65	3.62	29.82	Security
	The security features of e-banking are good	.61			
	Bank takes actions immediately for error transaction	.67			
	Bank correct transaction errors as soon as possible	.59			
	Bank information won't fall into the wrong hands	.60			
	E-banking keeps the privacy of transactions	.58			
II	The integrity of system is not trustful	.62	2.78	21.16	Protection
	E-banking is safe	.57			
	I am confident on PC technology limit internet use	.66			
	I am scared to use internet	.61			
	E-banking is confined	.63			
III	E-banking has convenient working hours	.67	1.93	19.75	Convenience
	E-banking is easy to use	.55			
	E-banking is user friendly	.58			
	E-banking save time	.66			
IV	E-banking is more reliable than in-branch banking	.63	1.05	10.40	Effectiveness
	E-banking provides better rate of offers	.57			
	E-banking charges is cheaper	.60			
	Cumulative % of Variation	-	-	81.13	-
	Cronbach's Alpha	-	-	-	0.87

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 8 iterations.

Factor - I: This factor consists of the transaction through e-banking is secured, the security features of e-banking are good, bank takes actions immediately for error transaction, bank correct transaction errors as soon as possible, bank information won't fall into the wrong hands and e-banking keeps the privacy of transactions. Hence, this factor is named as "**Security**".

Factor - II: This factor is formed with the integrity of system is not trustful, e-banking is safe, they are confident on pc technology limit internet use, they are scared to use internet and e-banking is confined. Therefore, this factor is named as "**Protection**".

Factor - III: This factor includes e-banking has convenient working hours, e-banking is easy to use, e-banking is user friendly and e-banking save time. Thus, this factor is named as "**Convenience**".

Factor - IV: This factor comprises of e-banking is more reliable than in-branch banking, e-banking provides better rate of offers and e-banking charges is cheaper. So, this factor is named as "**Effectiveness**".

Cronbach's Alpha value of the scale is 0.87 showing that each measure demonstrates acceptable level of internal consistency. It reveals that security, protection, convenience and effectiveness are the factors affecting on customer perception towards e-banking of private sector banks.

Socio-Economic Status of Customers and Factors Affecting On Customer Perception Towards E-Banking Of Private Sector Banks

To examine the difference between socio-economic status of customers and factors affecting on customer perception towards e-banking of private sector banks, the ANOVA (Analysis of Variance) has been applied and the results are presented in Table-3.

Table - 3 : Socio-Economic Status of Customers and Factors Affecting on Customer Perception towards E-Banking of Private Sector Banks

Particulars	F-Value	Sig.
Gender and Factors Affecting on Customer Perception towards E-Banking	19.729**	.000
Age Group and Factors Affecting on Customer Perception towards E-Banking	27.024**	.000
Educational Qualification and Factors Affecting on Customer Perception towards E-Banking	24.582**	.000
Occupation and Factors Affecting on Customer Perception towards E-Banking	21.960**	.000
Monthly Income and Factors Affecting on Customer Perception towards E-Banking	23.796**	.000

** Significance at one per cent level

The results reveal that the F-values are significant at one per cent level indicating that there is significant difference between socio-economic status of customers and factors affecting on customer perception towards e-banking of private sector banks. Thus, the null hypothesis of there is no significant difference between socio-economic status of customers and factors affecting on customer perception towards e-banking of private sector banks is rejected.

Relationship Between Factors Affecting On Customer Perception Towards E-Banking And Intensity To Use E-Banking Of Private Sector Banks By Customers

To study the relationship between factors affecting on customer perception towards e-banking and intensity to use e-banking of private sector banks by customers, the correlation analysis has been carried out and the results are presented in Table-4.

Table - 4 : Relationship between Factors Affecting on Customer Perception towards E-Banking and Intensity to Use E-Banking of Private Sector Banks by Customers

Particulars	Security	Protection	Convenience	Effectiveness	Intensity to Use
Security	1.00				
Protection	0.43**	1.00			
Convenience	0.39**	0.33**	1.00		
Effectiveness	0.41**	0.36**	0.45**	1.00	
Intensity to Use	0.54**	0.51**	0.53**	0.52**	1.00

** Significance at one per cent level

The correlation coefficient between security in e-banking of private sector banks and intensity to use by customers is 0.54, which is positively and moderately associated with each other at one per cent level of significance. The protection in e-banking of private sector banks and intensity to use by customers is also positively and moderately correlated with each other with the value of 0.51, which is significant at one per cent level.

The correlation coefficient between convenience in e-banking of private sector banks and intensity to use by customers is 0.53, which is also positively and moderately associated with each other at one per cent level of significance. The effectiveness in e-banking of private sector banks and intensity to use by customers is also positively and moderately correlated with each other with the value of 0.52, which is significant at one per cent level. Hence, the null hypothesis of there is no significant relationship between factors affecting on customer perception towards e-banking and intensity to use e-banking of private sector banks by customers is rejected.

Conclusion

The study reveals that nearly two third of customers of private sector banks are males and more than one third of customers of private banks are in the age group of 31 – 40 years. More than two fifth of customers of private sector banks are graduates and more than two fifth of customers of private sector banks are employed in private sector. More than one third of customers of private sector banks are in the monthly income Rs.30,001–Rs.40,000.

The exploratory factor analysis shows that security, protection, convenience and effectiveness are the factors affecting on customer perception towards e-banking of private sector banks. There is significant difference between socio-economic status of customers and factors affecting on customer perception towards e-banking of private sector banks. The correlation analysis indicates that security, protection, convenience and effectiveness in e-banking of private sector banks are moderately and positively associated with intensity to use by customers.

The private sector banks should make their customer more aware of their products, service and the procedure governing e-banking. This can be achieved by having exhibitions and seminars to allow customers to evaluate their new innovation. The private sector banks should take immediate actions for transactional errors and keep the privacy of transactions of their customers. Besides, the private sector banks should charge nominal fee for transactions through e-banking services.

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A STUDY ON HEALTH AND SAFETY MEASURES IN SRI MUNI PACHIYAPPAN TEXTILS PRIVATE LIMITED, SHOLINGUR

Dr.K.Vinithi¹

Introduction

Occupational welfare and safety is a discipline with a broad scope involving many specialized fields. In the broadest sense, it should aim at:

- The promotion and maintenance of the highest degree of physical mental and social well-being of workers in all occupations.
- The prevention among workers of adverse effects on welfare caused by their working conditions.
- The protection of workers in their employment from risks resulting from factors adverse to welfare.

Scope of the study

This study would give an overview of the welfare and safety measures existing at Sri Muni Pachiyappan Textils Pvt Ltd, Sholingur. Since welfare and safety are two important elements essential for improving the productivity of an organization, a study on the existing welfare and safety measure would help the organization to perform better.

Review of Literature

Hulin et al. (1985) also hypothesized that an individual's frame of reference, which they defined as past experience with relevant outcomes, influences how current outcomes are perceived. In other words, individuals become accustomed to a certain level of outcomes, and those experiences influence how they evaluate outcomes. As a frame of reference variable, job tenure is expected to relate negatively to job satisfaction (holding outcomes constant).

Erez (1994) and Judge and Locke (1993)⁶ found that ambition significantly negatively predicted job satisfaction. Because organizational structures differ across organizations, and since most executives in the sample work in different organizations, it is important to adjust the measure of ambition for organization hierarchy. Thus, relative ambition was defined as the number of levels an executive wished to advanced Jess the number of levels he thought it was possible to advance in his organization.

Weiss (1998) says that when subordinates are more involved in decision making, superiors have a greater

influence in how decisions are carried out. But most supervisors believe that they themselves have earned the privilege of making their own decisions because of the years of hard work, training and sacrifices they have put in. Those managers don't realize that management is not a privilege but a responsibility. Subordinates should participate in decisions concerning their work. To improve employee performance Weiss states the supervisor should allow participation, develop quality job habits of the employee, and raise their skill level.

Methodology:

A questionnaire has been framed in a structured format and have been circulated to the employees in the company and thus it framed the sample size of 200. Percentage analysis have been used to analyze the data.

Analysis and Findings:

Table - 1 : Satisfaction with present healthy and safety facilities

	No. of Respondents	Percentage
Highly Satisfied	42	21%
Satisfied	68	34%
Neutral	40	20%
Dissatisfied	20	10%
Highly Dissatisfied	30	15%
Total	200	100%

Inference:

From the above table it is clear that, 21% of the respondents are highly satisfied and 34% of the respondents are satisfied with the prevailing health and safety measures. 20% of them were neutral, 10% of them are dissatisfied and 15% of them are highly dissatisfied with regard to present health and safety facilities in the company.

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Table - 2 : Satisfied with health and safety training

	No. of Respondents	Percentage
Highly Satisfied	80	40%
Satisfied	70	35%
Neutral	30	15%
Dissatisfied	10	5%
Highly Dissatisfied	10	5%
Total	200	100%

Inference:

Out of 200 respondents, 40% of them are highly satisfied, 35% of them are satisfied, 15% of them are neutral, 5% of them are dissatisfied with regard to health and safety training provided in the organization.

Table - 3 : Medical Facilities

	No. of Respondents	Percentage
Highly Satisfied	150	75%
Satisfied	20	10%
Neutral	20	10%
Dissatisfied	10	5%
Highly Dissatisfied	-	0%
Total	200	100%

Inference:

From the above table it is found that, 75% of them are highly satisfied, 10% of them are satisfied, 10% of them are neutral and 5% of them are dissatisfied with regard to the medical facilities provided by the organization.

Table - 4 : Awareness program about health and Safety

	No. of Respondents	Percentage
Highly Satisfied	130	70%
Satisfied	40	20%
Neutral	--	0%
Dissatisfied	20	10%
Highly Dissatisfied	10	5%
Total	200	100%

Inference:

Out of the 200 respondents, 70% of them are highly satisfied, 20% of them are satisfied, 10% of them are

dissatisfied and 5% of them are highly dissatisfied that the company provides awareness program about health and safety measures.

Table - 5 : Transport Facility

	No. of Respondents	Percentage
Highly Satisfied	150	75%
Satisfied	20	10%
Neutral	20	10%
Dissatisfied	-	0%
Highly Dissatisfied	10	5%
Total	200	100%

Inference:

From Table 5 it is clear that 75% of them are highly satisfied, 10% of them are satisfied, 10% of them are neutral and 5% of them are highly dissatisfied with regard to transport facility provided by the organization.

Suggestions:

- The company should provide awareness about the fire extinguisher.
- The medical facility provided by the company is good, but it can develop more.
- More training could be given regarding safety measures at periodic intervals.
- With regard to transport facilities the company has provided sufficient transport facilities to the employees, so it has to be maintained in future also.

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INNOVATIONS IN QUALITY EDUCATION

Dr. P. Natesan¹

A. Saroja²

Abstract

Teaching can be didactic, emphasizing the transfer of information. It can be philetic, in which the teacher serves as role model and mentor. It can be evocative, assisting students in discovering the personal meaning of a topic or text, rather than seeking some larger truth. Then there is heuristic teaching, which engages students in a process of inquiry and discovery to help them develop the habits of a particular discipline.

Introduction

The education system in India puts more emphasis on the theoretical knowledge than practical. In recent years, a model of higher education that emphasized the transmission of knowledge and skills has given way to a new paradigm, which shifts the focus from the instructor and toward the student. This is a shift from transactional to transformative teaching. In transactional teaching, an instructor conveys information and students are expected to assimilate and synthesize new knowledge on their own. Teaching can be didactic, emphasizing the transfer of information. It can be philetic, in which the teacher serves as role model and mentor. It can be evocative, assisting students in discovering the personal meaning of a topic or text, rather than seeking some larger truth. Then there is heuristic teaching, which engages students in a process of inquiry and discovery to help them develop the habits of a particular discipline.

What Is Teaching?

- Teaching is a process intended for learning by inducing a behavioural change in the thought.
- It is an art of communicating a message with impact on audience.
- Pedagogy is an art or profession of teaching.

Criteria for Good Teaching

- Good concept (thorough preparation)
- Organized content(lesson planning)
- Good quality and optimum quantity
- Sequence
- Relevance
- Learner oriented

Qualities of a Good Teacher

Each teacher is different, but virtually every good teacher has the following qualities.

- A good teacher is **accountable** to the system of education.
- A good teacher is **adaptable** to the prevailing situation.
- A good teacher is **caring** the learning community.
- A good teacher is **compassionate** with learners' problem.
- A good teacher is **cooperative** with learners and the system.
- A good teacher is **creative**.
- A good teacher is **dedicated** to the chosen profession.
- A good teacher is **determined** in her approach.
- A good teacher is **empathetic** towards slow learners.
- A good teacher is **engaging** the teaching session effectively.
- A good teacher is **evolving** a right methodology of teaching.
- A good teacher is **fearless** about baseless criticism.
- A good teacher is **forgiving** learners' mistakes.
- A good teacher is **generous** towards poor students.
- A good teacher **has grid** in approach.
- A good teacher is **inspirational**.
- A good teacher is **joyful** in a class room situation.
- A good teacher is **kind** towards learners.
- A good teacher is **organized** in presentation.
- A good teacher is **passionate**.
- A good teacher is **patient** in making the learners' as a 'Learned Personality'
- A good teacher is resilient.
- A good teacher is resourceful.
- A good teacher is trustworthy

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Teaching Process

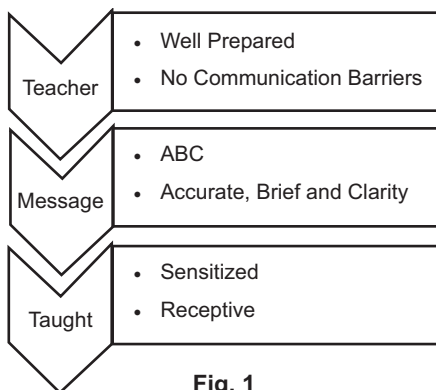


Fig. 1

Principles Underlying Teaching

1. **Clear objectives:** Teaching is goal-oriented. To achieve the goal, there should be set objectives.
2. **Learners' readiness:** Teacher should ensure that the learners' are intellectually ready for what to be taught.
3. **Previous experiences:** Learners' previous experiences are to be considered as the base for lesson construction.
4. **Individual differences:** It is known that learners are different from one another in many ways.

These differences must be realised by the teacher and should use a variety of methods and materials to teach.

5. **Teaching should be systematic:** It should proceed from the known to unknown, simple to complex, concrete to abstract and general to specific.

Basic Teaching Methods

Teaching methods can generally be classified into two broad categories, namely:

- Learner-centred methods
- Teacher-centred methods

Learner -centred methods include:

- Activity methods
- Assignment
- Supervised study
- Discussion method
- Field trip
- Project method
- Play and games method

Teacher-centre methods include:

1. Lecture method
2. Questioning method
3. Demonstration method (Fig. 2)

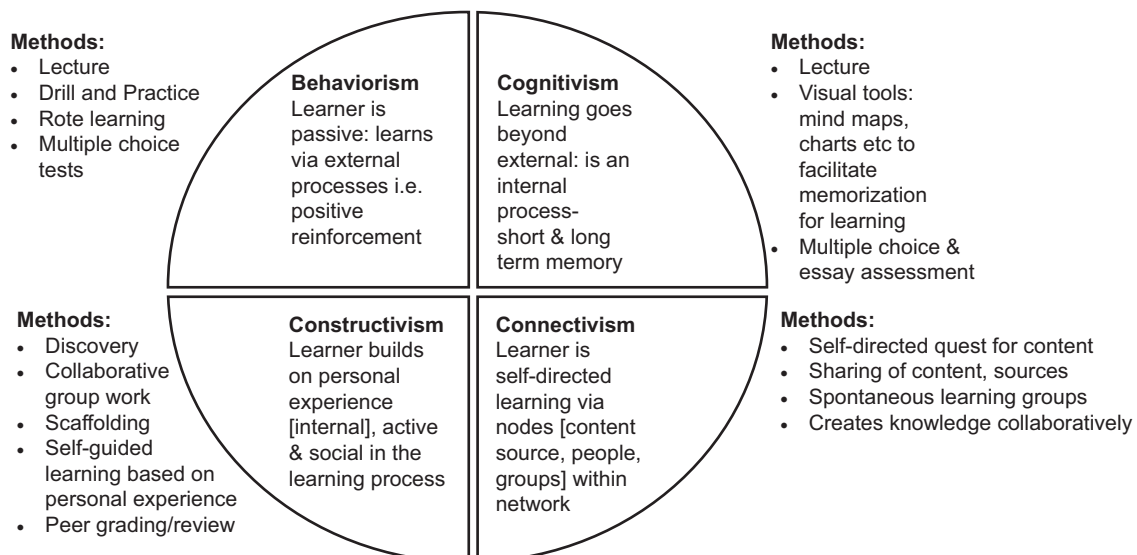


Fig. 2

Common Teaching Methods Using In Higher Educational Institutions (HEI)

The success or failure of any educational endeavour depends ultimately upon the method adopted by the teacher. Methodology is first a science and then a way of teaching. As a science methodology is the study of teaching methods. The person studying them, usually the teacher or learner to be, endeavours to understand some of the various methods employed in teaching different subjects, set of students and age grades. These methods are

usually those that have been tried or used by educationists and famous teachers in different parts of the world, usually with a view to throwing and possibly using them.

The following methods of teaching are using in HEI:

- Lecture method
- Learning by doing method
- The project method
- The problem-solving method
- The Dalton plan or Assignment method
- The remedial method
- Play-way method
- Individual method
- Demonstration method
- Discussion method
- Role Play method

Some of the teaching methods are explained below:

Lecture Method

This is the oldest and the most common method in use at the tertiary level of our institutions. It is the process whereby the teacher verbally delivers a pre-planned body of knowledge to the students. The teacher talks while the students listen and jot down essential points. This method is teacher-centered. The teacher is the most active. Lecture method is used to teach a large group of students who are often passive listeners with little or no opportunity to ask questions. This method is more appropriate for higher level students.

Learning By Doing

Teachers should expose students to knowledge. Learning by doing entails trying things out, formulating hypotheses and testing them. But a student cannot do this in a vacuum. The teacher should be there to guide the student to the right experiences. The teacher must also be there to answer students' questions, or at least, to listen to their questions and perhaps suggest ways they could discover the answer themselves. Curiosity comes from trying things out, from failing on occasion, from explaining why, and from trying again.

Project Method

Project method environment should be allowed to explore and experience their environment through their senses and, in a sense, direct their own learning by their individual interests. Very little is taught from textbooks and the emphasis is on experiential learning, rather than wrote and memorization. A project method classroom focuses on democracy and collaboration to solve "purposeful" problems.

Problem Solving Method

When confronted with a problem, normal human beings almost always endeavour to discover its solution, so the problem method is related to the discovery of new facts. This contributes to the growth of knowledge.

Assignment Method

Assignment method in which the instructor assigns reading to books, periodicals, project or research papers or exercises for the practice. Uses of the Assignment methods are

1. To orient students to a topic prior to classroom or Laboratory work.
2. To set the stage for a lecture demonstration or discussion.
3. To provide for or capitalise on individual differences in ability, background, or experience through differentiated assignments.
4. To provide for the review of material covered in class or to give practice.
5. To provide enrichment material.

Remedial Method

As the name implies, this method is a practice whereby teachers devote some periods specifically for the removal of common weaknesses among their pupils. During class teaching or the correction of class written work and during a host of other activities, careful teachers will observe a variety of weaknesses, faulty practices and misunderstanding. Teachers must devote some teaching periods to remove such common errors.

Individual Method

A method of instruction in which an instructor works directly with an individual student. The features of the individual methods are

1. To reach highly complicated skills operations or operations involving danger or expensive equipment.
2. To provide individualised remedial assistance.

Demonstrations Method

Demonstrations are similar to written story telling and examples in that they allow students to personally relate to the presented information. Memorization of a list of facts is a detached and impersonal experience, whereas the same information, conveyed through demonstration, becomes personally relatable. Demonstrations help to raise student interest and reinforce memory retention because they provide connections between facts and real-world applications of those facts. Lectures, on the other hand, are often geared more towards factual presentation than connective learning. The features of the demonstrations methods are

1. To teach manipulative operations or procedures.
2. To teach operation or functioning of equipment.
3. To teach team skills
4. To teach safety procedures.

Discussion Method

Discussion involves two-way communication between participants. In the classroom situation an instructor and trainees all participate in discussion. During discussion, the instructor spends some time listening while the trainees spend sometimes talking. The discussion is, therefore, a more active learning experience for the trainees than the lecture.

A discussion is the means by which people share experiences, ideas and attitudes. As it helps to foster trainee's involvement in what they are learning, it may contribute to desired attitudinal changes. Discussion may be used in the classroom for the purpose of lesson development, making trainees apply what they have learnt or to monitor trainees learning by way of feedback.

Role Play Method

In role plays, participants use their own experiences to play a real life situation. When done well, role plays increase the participants' self-confidence, give them the opportunity to understand or even feel empathy for other people's viewpoints or roles, and usually end with practical answers, solutions or guidelines. Role plays are useful for exploring and improving interviewing techniques and examining the complexities and potential conflicts of group meetings. They help participants to consolidate different lessons in one setting and are good energizers.

However, role plays can be time-consuming and their success depends on the willingness of participants to take active part. Some trainees may feel a role play is too exposing, threatening or embarrassing. This reluctance may be overcome at the outset by careful explanation of the objectives and the outcome. Some role plays can generate strong emotions amongst the participants. It is therefore essential that a role play is followed by a thorough debriefing. This provides the opportunity for the trainer and the participants to raise and assess new issues.

Challenges

Challenges I

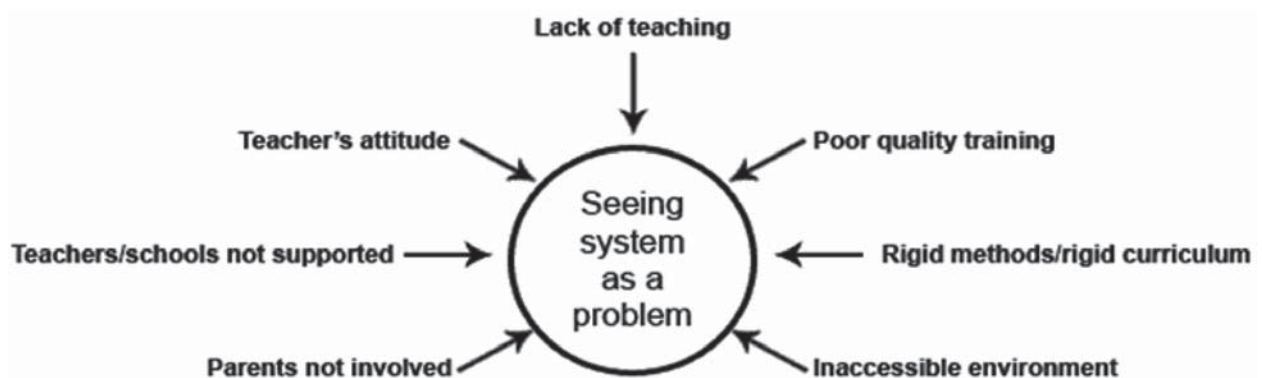


Fig. 3

Challenges II



Fig. 4

Conclusion

Many people mistakenly believe that great teachers are born, not made. To be sure, some people are born with an intuitive gift for teaching. But every instructor can benefit from an understanding of how students learn. Based on the theoretical study, what recent research in neuroscience, cognitive and developmental psychology, and assessment has taught us about student learning and how teachers able to apply these methods to improve teaching. Charting a way forward has always been a concern to progressive minds. For any profession to stand the test of time, both inward and external examinations/assessments are desirable. In this paper, efforts have been made to chart a part of forwardness for our noble profession. This study concluded that the teachers are doing an excellent job by equipping the teaching methods by using various methodologies.

IMPACT OF MICROFINANCE ON EMPOWERMENT AND POVERTY ALLEVIATION OF POOR

C. Thilagavathy¹Dr. S. Naga Santhi²

Abstract

The purpose of this paper is to examine the impact of micro finance in the empowerment of people and the realization of financial inclusion in Pudukkottai district. While there are reservations about the efficiency of MFIs in holding public money, their growth and achievements demand attention and appreciations today the MFIs want the government to empower them for rural finance, and the inadequacies of formal sources, the MFIs have immense opportunities in the new avatar of micro credit in India. However, in the light of recent experiences, and need for qualitative growth, we suggest that MFIs should be managed with better scrutiny in terms of finance and technology as well as social responsibility. This is of utmost importance in order to upgrade, MFIs from thrift and credit institutions to capacity building and livelihood. Sustaining association of people NGO's have played a commendable role in promoting self-help groups linking them with books there is therefore, a need to evolve and incentive package which should motivate these NGO's to diversify into other backward areas.

Introduction

In a Pudukkottai district, crisis it is imperative for the microfinance institutions to aim at the sustainable growth by rendering diversified and transparent services to their clients. This can be achieved not only by financial performance but also with the social performance of micro finance institutions. Social performance is the effective translation of and institutions social mission into practice. The social value of microfinance relates to the way financial services improve the lives of poor, excluded clients, their families, and widen the range of opportunities for communities. An MFIs which sets itself a social mission will find lines of direction for its activity. The SPI-CERISE tool is founded upon four major dimensions of social performance outreach, adaptation of services, clients benefits and social responsibility.

This paper is about microfinance and to investigate the impact of microfinance on the poor people of the society with the main focus on Pudukkottai district. We mainly concise our paper through clients perspective and buildup our research based on it. Therefore, the objective of this study is show how micro finance works, by using group lending methodology for reducing poverty and how it affects the living standard of the poor people in this area.

Definitions and Key Concepts

Microfinance:

Microfinance is an economic development approach that involves providing financial services, through institutions, to low-income clients, where the market fails to provide

appropriate services. The services provided by the Microfinance Institutions (MFIs) include credit saving and insurance services. Many microfinance institutions also provide social intermediation services such as training and education, organizational support, health and skills in line with their development objectives.

Micro-credit:

It is a component of microfinance and is the extension of small loans to entrepreneurs, who are too poor to qualify for traditional bank loans. Especially in developing countries, micro-credit enables very poor people to engage in self-employment projects that generate income, thus allowing them to improve the standard of living for themselves and their families.

Micro finance Institutions (MFIs):

A microfinance institution is an organization, engaged in extending micro credit loans and other financial services to poor borrowers for income generating and self-employment activities. An MFI is usually not a part of the formal banking industry or government. It is usually referred to as a NGO (Non-Government Organization).

Empowerment:

Empowerment refers to increasing the spiritual, political, social and economic strength of individuals and communities. It often involves in developing confidence of the individual in his/her own capacities. It has different meanings in different social, cultural and political contexts. It indicates the expression of self-strength, control, self-power, self-reliance, freedom of choice and

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life of dignity, in accordance with one's values, capable of fighting for one's rights, independence, own decision making, being free, awakening, and capability. Empowerment is relevant at the individual and collective level, and can be Economic, social, or political.

Economic empowerment:

In our research, we have also emphasized on economic empowerment. As a consequence of economic empowerment, income, savings, employment and self-employment increases and thus reducing unemployment and indebtedness. As a result of this distress, sale of commodities and land also decreases, resulting in the increase of assets and productive investment.

Social Empowerment:

Social empowerment refers mainly to the literacy rate and social awareness, especially of women who are much oppressed in many parts of the developing countries. We can say, in general, that is related to the participation of people in different community and political institutions, mobility and decision-making power, access to safe drinking water and sanitation coverage. The other factors which result as the increase in social empowerment are increase in contraceptive prevalence rate and access to public and common property resources, and decrease in child and maternal mortality.

Poverty:

Poverty is a condition in which a person of community is deprived of the basic essentials and necessities for a minimum standard of living. Since poverty is understood in many senses, the basic essentials may be material resources such as food, safe drinking water and shelter, or they may be social resources such as access to information, education, health care, social status, political power, or the opportunity to develop meaningful connections with other people in society.

Reviews of Literature

Goyal Meenu & Jai Parkash, Ludhiyana, (2011) This article includes the study of the concept of Women Entrepreneurs, reasons why women became entrepreneurs, reasons for slow progress of women's entrepreneurs in India, suggestions and schemes for the promotion and development of women entrepreneurship in India. Article suggested measures like awareness programme should be conducted for women entrepreneurs, need of organisation of training programmes for the development of women's professional competencies and skills, provision of soft loans and subsidies etc.

Ranjani, K. S. (2012) outlines the need for conceptual framework for regulation of MFI in India. The research findings suggests that like every other financial

intermediary, microfinance institutions will benefit the customer as well as the industry at large when they subject themselves to both self and statutory regulations.

Duflo, E. et al. (2013) studied on the first randomized evolution of the impact of introducing the standard microcredit group-based lending product in a new market. They found no changes in any of the development outcomes that are often believed to be affected by microfinance including health, education, and women empowerment.

Objectives of The Study

To be meaningful every work must have to formulate the objectives of the study. Furthermore, objectives are more generally suitable to the research community as evidence of the research clear sense of purpose and direction. So in the light of the research topic, the objectives of this study is to show how microfinance works, by using group lending methodology for reducing poverty and how it effects the living standard of the poor people in Pudukkottai.

The main objectives of Micro-finance are

- To promote financial sustainability to the poor people.
- To provide employment for poor people with the help of Micro-enterprises.
- To mobilize, promote, protect, and empower community based organizations.
- To developed a society based on security, harmony, with equal opportunity and participation of women and men.
- To work for poverty alleviation and sustainable development.
- To help for providing low cost, easy, adequate and timely finance for poor people.
- To work for poverty alleviation.
- To promote savings among poor people.
- To promote self employment with the help of micro-credit and income generation through capacity building and skill training.

Limitations of the Study

There are number of limitations in this study. Firstly, the respondents were limited (100 respondents or samples) in terms of size and composition. Secondly, the data collection was restricted only within the Pudukkottai district of Tamilnadu , which may fail to represent the actual scenario of the whole country. While interviewing the people, we have faced problems in explaining the questions as most of the people, who are involved in microfinance program, are illiterate and living in villages. Therefore, it was too difficult to make them understand some of the technical terms: like capital, income etc.

Research Method

When we made the questionnaire, we tried to make it fully structured to get most of the impact of microfinance on the society. In the questionnaire, we tried to combine the numerical questions as well as some non-numerical questions. Hence, this study will also focus on the numerical data and perform the statistical tests. Thus, the result of our research depends on numerical and non-numerical analysis, using both quantitative and qualitative methods.

Sample Selection and Data Collection Procedure

The population for our study encompasses the people who have been engaged in microfinance activities for at least two years and live in Pudukkottai district, Tamilnadu. We chose the people with a long experience in microfinance activities because they are well informed and know much about the pros and cons about its activities, so they can reflect better to our questionnaire. We have used structured questionnaire for collecting the data by interviewing the clients attached to the MFIs. The people for the interview were selected randomly. To get the address and particulars of the interviewees in different areas, we took help from the local branches of MFIs and from the local people of the particular areas.

Models of Micro finance practices in Tamilnadu :

There are a variety of delivery models for microfinance in India

i. The SHG linkage Model

Under this model, groups are formed by different agencies known as self-help promoting institutions (SHGs). There could be NGOs, voluntary associations, Government Agencies, Panchayati Raj Institutions, Banks, Cooperative Societies etc.

ii. Microfinance Institutions (MFI)/NGO-SHG Models-

Another delivery model involves NGOs, Vas, MFIs, NBFCs, etc. accessing funds either from banking system and/or from Developmental financial institutions (DFIs) like NABARD and SIDBI for giving loans to SHGs either in group or individual mode.

iii. NGO/MFI federation-SHG Model

Here the SHGs get financial services, mostly savings and credit, with the help of federations which could be as shown under

iv. Grameen Model

Here the financial assistance, i.e. loans for productive purposes is provided by the MFIs/NGOs directly to the members of small groups (i.e. affinity groups consisting of about 5-7 members) directly on the strength of group assurance. It is often coupled with an obligation to save by group members the flow chart could be as under

This model is being followed in India by SHARE Micro Finance Ltd. Activists for social alternatives (ASA) and (ASHPOR) finance and technical services Ltd. The Indian banks have, so far, not adopted the Model perhaps because of high delivery cost.

v. The cooperative Model

This has been initiated by cooperative development forum (CDF), Hyderabad which has relied upon a credit union model involving savings first strategy. It has built up a network of women thrift groups (WTGs) and man thrift groups (MTGs). They are registered under Mutually Aided Cooperative Society Act (MACs) and mobilize savings resources from the members and access outside supplementary resources from the institutional system.

Data Analysis and Interpretation

Table - 1 : Gender Classification

Variables	Measuring group	Frequency	Percentage
Gender	Male	8	8
	Female	92	92
	total	100	100

Table 1 provides the information about the gender distribution of the respondents. It shows that 92% of the respondents were female and 8 % were male. The lion shares of the respondents were women that testify to the fact that most of the beneficiaries of microfinance are female because we have selected people randomly without any bias towards the gender. There are good reasons to target women by MFIs, because gender discrimination is one of the major causes of poverty, slower economic growth, weaker governance and lower standards of living and women are poorer and more disadvantaged than men.

Table - 2 : Age Wise Classification

Variables	Measuring group	Frequency	Percentage
Age (years)	Below 25	27	27
	25 - 40	52	52
	Above 40	21	21
	Total	100	100

Table 2 provides the information about the age, 52 % of the respondents were in the age group of 25 to 40 years. 27 % were less than 25 years of age and remaining 21 % were 40 years and above

Table - 3 : Educational Qualifications

Variables	Measuring group	Frequency	Percentage
Educational Qualification	Illustrate	30	30
	12th	47	47
	Graduate	23	23
	Total	100	100

Table 3 provides the information classified the respondents in terms of their educational experience. It could affect the way in which they manage and live their daily lives and manage the household and business. From this survey, we realized that many of our respondents had at least basic secondary education, which represents 47% of our sample, however 30 % had no educational experience and only 23% had graduates.

Table - 4 : Members of The Family

Variables	Measuring group	Frequency	Percentage
Family members	Less than 2	15	15
	2 - 5 members	31	31
	More than 5 members	54	54
	Total	100	100

Table 4 provides the information shows that 54 % of respondents had more than five members. less than two members in their family, 31 % had 2 to 5 members and rest of the which indicates that respondents were either unmarried, or had no children. We tried to find out how many family members each respondent have because a large family size usually has higher expenses than a smaller family. In microfinance field most of the business have sole proprietors. Family members contribute to this small-scale business as additional workers.

Table - 5 : Business Experience

Variables	Measuring group	Frequency	Percentage
Business Experience	Yes	38	38
	No	62	62
	Total	100	100

In table 5, the analysis reveals that 62 % of respondents had no business experience before joining the MFIs and rest of 38 % had previous business experiences. It

indicates that MFIs are contributing a lot to start the new small-scale businesses as well as in the expansion of old businesses. Therefore, we can see that more than 50% of the respondents were part of the large families, and at the same time higher proportion of the people did not have any business experience before joining MFI. So indirectly, MFIs were able to reach and benefit more people than those formally linked to them, as when they provide the business opportunity to a large family, other members are also benefited naturally

Table - 6 : Source of Start up Capital

Variables	Measuring group	Frequency	Percentage
Source of start up capital	Personal Savings	4	4
	Friends or relatives	6	6
	Loan from MFIs	76	76
	Other sources	14	14
	Total	100	100

Table 6 and chart 6, shows the source of startup capital of the respondents. 76 % of total respondents have taken their loan from MFIs. Rest of them have either borrowed money from friends and relatives or have started business from their personal savings. It implies that MFIs is the major source of initial capital and is playing a significant role in helping poor people to start their own business.

Table - 7 : Amount of Loan Received From MFIs

Variables	Measuring group	Frequency	Percentage
Amount of loan received from MFIs	Less than 5,000	12	12
	5,000 - 10,000	26	26
	More than 10,000	62	62
	Total	100	100

In the table 7 and chart 7, we analyzed the loans granted to individuals on three different scales, less than 5,000 , 5,000 to 10,000 thousand and more than 10,000. Majority of granted loans, around 62% are more than 10,000 , which implies that MFIs, basically emphasize on micro-credit. Few of respondents also got loan 5 to 10,000 and less than 5,000 , which goes into another criteria of loan offered by MFIs. Indirectly, the result shows the lack of sufficient capital to start up a medium-scale business due to less amount loan offered by MFIs.

Table - 8 : Regression analysis between improvement of living standards and different variables

Model	Unstandardized Coefficients		Standard coefficients Beta	t	Sig.
	B	Std. error			
1 (Constant)	1.299	0.364		3.564	0.001
Better access to education	0.262	0.103	0.240	2.553	0.012
Better access to healthcare	0.192	0.082	0.218	2.354	0.020
Better financial situation	0.316	0.069	0.369	4.546	0.000

In the above table, we consider improvement in the living standard of family as dependent variable and better access to education, better access to healthcare, better financial situation of the family as independent variables. Here is our null hypothesis state that there is no relationship between improvement in the living standard of family and better access to education, better access to healthcare and better financial situation of the family. Where are the alternative hypothesis states that better access to education, better access to healthcare and better financial situation in the family are related to the improvement in the living standard of the family.

Suggestion and Conclusions

The goal of this research was to study the impact of microfinance on reduction of poverty through improvement of living standards and increasing empowerment of poor and marginalized quarter of the society. The analysis of data using the survey we had done, demonstrates that almost 92% clients of MFIs are women and most of them just had primary education. Most of the women started their business by taking loan from MFIs as compared to other sources. They were able to increase their income and provided not only with the financial help to their families but also had positive impact on other factors of daily life. These poor women brought about a positive change to their financial and social situation and started taking active part in the decision making process of the family and society. The results obtained from our analysis regarding the success of increasing role in decision making process in the family, reveals that microfinance schemes are highly associated to build up of social and economic empowerment.

Firstly, all poor people can get loan from MFIs without any collateral. Secondly, the loan taking procedure is less complex than that of commercial banks. Thirdly, according to our findings most of the respondents were not aware of the interest rate of traditional banking system owing to not having easy access to information. What's more! They cannot compare the interest rates between the MFIs and conventional banks because of lack of

education. Another underlying reason is that the services of conventional banking are not available in the villages. As was explained in the analysis section, correlation analysis states that income and savings are positively correlated which implies that if income increases, the client's ability for savings also increases. If the savings increase, then there will be a positive impact on financial situation of the family. Henceforth, increase in income as well as savings is mostly associated with the establishment of economic empowerment because income, savings and employment opportunities are interrelated. The linear relationship among these economic components was also found in our study. The study also established the conception about operational assistance of MFIs that affect positively to run the business successfully. This is also one of the reasons of micro-credit scheme being popular. It is an effective mechanism, which assists both lenders and borrowers. The borrowers get the guidelines from the MFI's workers to develop or to run the small business, which can hardly be expected from conventional banks. This is another reason of poor people to become MFIs oriented. Another impact of MFIs that was found to be important is the creation of employment opportunity. From the study, it can be interpreted that MFIs affect the creation of employment. It was found from our observation that most of the family members of borrowers contributed to run the business directly or indirectly, unrelated to the matter that which member was sanctioned the loan.

To sum up, it can be noticed from our overall analysis that there is significant impact of microfinance activities on improvement of the living standard of the family not only in economic term but also in social term. Amazingly, the relation between different factors of society and family became evident and clear, which were being neglected and not thought about during the period of existence of only conventional banking system. From our study and research, we have come to the conclusions that there is a noticeable and positive impact of microfinance activities on the living standards, empowerment and poverty alleviation among the poor people in the society.

A STUDY ON DRIVERS SATISFACTION OF TSTC BUS WITH SPECIAL REFERENCE TO NAMAKKAL SUB - DIVISION

Dr. N. Rajavel¹

Abstract

The concept of job satisfaction has been developed in many ways by many different researchers and practitioners. One of the most widely used definitions in organizational research is that of Locke (1976), who defines job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences".

Introduction

Job satisfaction or **employee satisfaction** has been defined in many different ways. Some believe, it is simply how content an individual is with his or her job, in other words, whether or not they like the job or individual aspects or facets of jobs, such as nature of work or supervision. Others believe, it is not as simplistic as this definition suggests and instead that multidimensional psychological responses to one's job are involved. Researchers have also noted that job satisfaction measures vary in the extent to which they measure feelings about the job affective job satisfaction, or cognitions about the job cognitive job Satisfaction.

Definitional Issues

The concept of job satisfaction has been developed in many ways by many different researchers and practitioners. One of the most widely used definitions in organizational research is that of Locke (1976), who defines job satisfaction as "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". Others have defined, it as simply how content an individual is with his or her job; whether he or she likes the job or not, it is assessed at both the global level (whether or not the individual is satisfied with the job overall), or at the facet level (whether or not the individual is satisfied with different aspects of the job Spector (1997) lists 14 common facets: Appreciation, Communication, Coworkers, Fringe benefits, Job conditions, Nature of the work, Organization, Personal growth, Policies and procedures, Promotion opportunities, Recognition, Security and Supervision.

A more recent definition of the concept of job satisfaction is from Hulin and Judge (2003), who have noted that job satisfaction includes multidimensional psychological responses to an individual's job, and that these personal responses have cognitive (evaluative), affective (or emotional), and behavioral components. Job satisfaction

scales vary in the extent to which they assess the affective feelings about the job or the cognitive assessment of the job. Affective job satisfaction is a subjective construct representing an emotional feeling individuals have about their job. Hence, affective job satisfaction for individuals reflects the degree of pleasure or happiness their job in general induces. Cognitive job satisfaction is a more objective and logical evaluation of various facets of a job. Cognitive job satisfaction can be one-dimensional if it comprises evaluation of just one facet of a job, such as pay or maternity leave, or multidimensional if two or more facets of a job are simultaneously evaluated. Cognitive job satisfaction does not assess the degree of pleasure or happiness that arises from specific job facets, but rather gauges the extent to which those job facets are judged by the job holder to be satisfactory in comparison with objectives they themselves set or with other jobs. While cognitive job satisfaction might help to bring about affective job satisfaction, the two constructs are distinct, not necessarily directly related, and have different antecedents and consequences Job satisfaction can also be seen within the broader context of the range of issues which affect an individual's experience of work, or their quality of working life. Job satisfaction can be understood in terms of its relationships with other key factors, such as general well-being, stress at work, control at work, home-work interface, and working conditions.

History

The assessment of job satisfaction through employee anonymous surveys became common place in the 1930s. Although prior to that time there was the beginning of interest in employee attitudes, there were only a handful of studies published Latham and Bud Worth note that Uhrbrock in 1934 was one of the first psychologists to use the newly developed attitude measurement techniques to assess factory worker attitudes. They also

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note that in 1935 Hoppock conducted a study that focused explicitly on job satisfaction that is affected by both the nature of the job and relationships with coworkers and supervisors.

Dispositional Approach

The dispositional approach suggests that individuals vary in their tendency to be satisfied with their jobs, in other words, job satisfaction is to some extent an individual trait. This approach became a notable explanation of job satisfaction in light of evidence, that job satisfaction tends to be stable over time and across careers and jobs research also indicates that identical twins raised apart have similar levels of job satisfaction.

A significant model that narrowed the scope of the dispositional approach was the Core Self-evaluations Model proposed by Timothy A. Judge, Edwin A. Locke and Cathy C. Durham in 1997 Judge et al. argued that there are four Core Self-evaluations that determine one's disposition towards job satisfaction: self-esteem, general self-efficacy, locus of control and neuroticism. This model states that higher levels of self-esteem (the value one places on his/her self) and general self-efficacy (the belief in one's own competence) lead to higher work satisfaction. Having an internal locus of control (believing one has control over her/his own life, as opposed to outside forces having control) leads to higher job satisfaction. Finally, lower levels of neuroticism lead to higher job satisfaction.

Equity Theory

Equity Theory shows how a person views fairness in regard to social relationships such as with an employer. A person identifies the amount of input (things gained) from a relationship compared to the output (things given) to produce an input/output ratio. They, then compare this ratio to the ratio of other people in deciding whether or not they have an equitable relationship. Equity Theory suggests that if an individual thinks there is an inequality between two social groups or individuals, the person is likely to be distressed because the ratio between the input and the output are not equal.

For example, consider two employees who work the same job and receive the same pay and benefits. If one individual gets a pay raise for doing the same work than the other. Then the less benefited individual will become distressed in his workplace. If, on the other hand, one individual gets a pay raise and new responsibilities, then the feeling of equity will be maintained

Other psychologists have extended the equity theory, suggesting three behavioral response patterns to situations of perceived equity or inequity (Huseman, Hatfield, & Mile, 1987; O'Neil & Mone 1998). These three types are benevolent, equity sensitive, and entitled. The

level by each type affects motivation, job satisfaction, and job performance.

1. Benevolent-Satisfied when they are under-rewarded compared with co-workers
2. Equity sensitive-Believe everyone should be fairly rewarded
3. Entitled-People believe that everything they receive is their just due

Discrepancy Theory

The concept of discrepancy theory explains the ultimate source of anxiety and dejection. An individual, who has not fulfilled his responsibility feels the sense of anxiety and regret for not performing well, they will also feel dejection due to not being able to achieve their hopes and aspirations. According to this theory, all individuals will learn what their obligations and responsibilities for a particular function, over a time period, and if they fail to fulfill those obligations then they are punished. Over time, these duties and obligations consolidate to form an abstracted set of principles, designated as a self-guide agitation and anxiety are the main responses when an individual fails to achieve the obligation or responsibility. This theory also explains that if achievement of the obligations is obtained then the reward can be praise, approval, or love. These achievements and aspirations also form an abstracted set of principles, referred to as the ideal self guide. When the individual fails to obtain these rewards, they begin to have feelings of dejection, disappointment, or even depression.

Two-Factor Theory (Motivator-Hygiene Theory)

Frederick Herzberg's Two-Factor Theory (also known as motivator-hygiene theory) attempts to explain satisfaction and motivation in the workplace. This theory states that satisfaction and dissatisfaction are driven by different factors - motivation and hygiene factors, respectively. An employee's motivation to work is continually related to job satisfaction of a subordinate. Motivation can be seen as an inner force that drives individuals to attain personal and organizational goals. Motivating factors are those aspects of the job that make people want to perform and provide people with satisfaction, for example achievement in work, recognition, promotion opportunities. These motivating factors are considered to be intrinsic to the job, or the work carried out. Hygiene factors include aspects of the working environment such as pay, company policies, supervisory practices and other working conditions.

While Herzberg's model has stimulated much research, researchers have been unable to reliably empirically prove the model, with Hackman & Oldham suggesting that Herzberg's original formulation of the model may have been a methodological artifact. Furthermore, the theory

does not consider individual differences, conversely predicting all employees will react in an identical manner to changes in motivating/hygiene factors. Finally, the model has been criticized in that it does not specify how motivating/hygiene factors are to be measured.

Job Characteristics Model

Hackman and Oldham proposed the job characteristics model, which is widely used as a framework to study how particular job characteristics impact on job outcomes, including job satisfaction. The model states that there are five core job characteristics (skill variety, task identity, task significance, autonomy, and feedback) which impact three critical psychological states (experienced meaningfulness, experienced responsibility for outcomes, and knowledge of the actual results), in turn influencing work outcomes (job satisfaction, absenteeism, work motivation, and performance). The five core job characteristics can be combined to form a motivating potential score (MPS) for a job, which can be used as an index of how likely a job is to affect an employee's attitudes and behaviors. Not everyone is equally affected by the MPS of a job. People who are high in growth need strength (the desire for autonomy, challenge and development of new skills on the job) are particularly affected by job characteristics. A meta-analysis of studies that assess the framework of the model provides some support for the validity of the JCM.

Statement of the Problem

A study on TSTC Bus drivers' satisfaction with special reference to Namakkal SUB – Division. The Bus drivers they are facing many problem in Field. The study also helps to know various problems faced by the drivers. In this research it is suitable to study the social – economic conditions of respondents and their potential of the drivers' attitudes. It hoped that the study will help to gain knowledge on the issues from the driver. To study the various dimensions of satisfaction level of various drivers.

Objectives of the Study

The following are the objectives:

- To study the problem of TSTC bus drivers satisfaction with regard to terms and conditions with the government.
- To analyze the problem faced by the TSTC Bus drivers with reference to operation of their buses.
- To find out the problems with transportation and goods .
- To suggest suitable remedial measures to solve their problems.
- To identify the factor which improves the satisfaction level of employees?.
- To know the employee satisfaction towards the facilities.

Research Methodology

Research Design

The research problem has been formulated in clear cut forms of the researcher design. That is, he/she will be required to prepare a research design. That is, he/she will have to state the conceptual structure with in which research would be conducted. The preparation of such as design facilities research to be as efficient as possible yielding maximal information the researcher is used in Descriptive Research method.

Data Collection

Primary Data

To attain the objectives. This study was undertaken by using a well framed questionnaire that was dully response by the respondents. The respondents were selected with in varying background based on the important aspect of the Occupation, Education, Age, Area and so, of TSTC Bus drivers in Namakkal Sub-division.

The specimen of the questionnaire given to the selected sample respondent is added in the appendix section of this thesis.

Secondary Data

The secondary data relating to the Study was gathered from the record of various magazines and latest information was gathered from well equipped libraries and the internet web resources. Further secondary data was also connected from leading journal such as HRD Times, Southern Economic, and journal of marketing and Newspaper.

Sampling

The sample size is certified to its nature of data collection. Data collection is based on the primary data. Convenience sampling procedure would be followed to select the respondents 600 respondents are in Namakkal sub division. The researcher had taken only 15 percent of the respondents. The sample size is 90 and the questionnaire has been given to the TSTC Bus drivers in Namakkal sub division. The 11 Respondents are selected in rural area, 48 respondents are selected in Urban Area, 35 respondents are selected in semi urban area, 06 Respondents are selected in others on the basis of convenience of the researcher.

Table - 1 : Sampling Selection

Area	No. of Respondents
Rural	11
Urban	48
Semi- urban	35
Others	06
Total	90

Sampling Technique

The sampling technique used in this study is "convenience sampling" when the population elements for design the sample based on the ease of access, it can be called convenience.

Correlation

Correlation analysis is the statistical technique that is used to describe the degree in which one variable is related to another the two variables are said to be positively correlated if the increase in one variable is accompanied by the proportionate increase in on variable is accompanied by the proportionate increase in the other variable.

The positive lines between O and H. the negative correlation between -1 and 0.

Scope of the Study

The present study covers the problems of TSTC Bus Drivers work shift and rotation, salary and other allowances problem, unhygienic food and lack of sleeping problem, (or) Health problem, traffic related leads to blood pressure, cholesterol, heart disease, and legal problems have been analyzed and conclusion was arrived.

Limitations of the study

- Due to particular time and certain reasons the study has been limited to respondents only
- Being the sample size in small it cannot actually represent the whole population and unavailable data.
- Respondent's view which called is basis in nature
- As the study is limited to Namakkal Sub-division only
- The result analysis made in this depends fully on the information given by the respondents.
- Due to short period of time, the researcher conducted this survey only in Namakkal sub-division and the findings and suggestions may or may not apply to other areas.

Table - 2 : Educational Qualification of the Respondents

Educational Qualification	No. of Respondents	Percentage
S.S.L.C	54	60
HSc	23	25
Under Graduation	05	06
Others	08	09
Total	90	100

Source: Primary data

The above table shows the Educational Qualification of the respondents. 60 percent of the respondents have S.S.L.C qualification, 25 percent of the respondents have HSC qualification, 06 percent of the respondents have under graduates, and 09 percent of the respondents have other qualifications.

The majority 60% of the respondents Educational Qualification is S.S.L.C.

Table - 3 : Insurance Problems of the Respondents

Insurance Problems	No. of Respondents	Percentage
Many Formalities	10	11
Difficult Concepts	17	19
Delayness in Claim	58	64
Others	05	06
Total	90	100

Source: Primary data

The above table shows the insurance problems of the respondents. 11 percent of the respondents face in Formalities, 19 percent of the respondents face in Difficult Concepts, 64 percent of the respondents has delayness in Claim and 06 percent of the respondents have other problems. .

The majority 64% of the respondents have the problem of delayness in claim.

Table - 4 : Problem in the Workshop for the Respondents

Workshop	No. of Respondents	Percentage
Lack of quick service	18	20
Delayness	49	54
Not cordial	10	11
Others	13	15
Total	90	100

Source: Primary Data

The above table shows the problems of the drivers in the workshop out of the 90 respondents, 20 percent of the respondents have the problem in lack of quick service, 54 percent of the respondents have delayness, 11 percent of the respondents have the problem of not cordial with the mechanics, 15 percent of the respondents have other problems.

The maximum 54% of the respondents have the problem in the workshops Delayness.

Table - 5 : Experience Wise Classification Of The Respondents

Experience	No. of Respondents	Percentage
Below 5 years	03	03
5 to 10 years	16	18
10 to 15 years	22	25
Above 15 years	49	54
Total	90	100

Source: Primary data

The above table shows the experience of the respondents as bus drivers' satisfaction. 03 percent of the respondents have below 5 years, 18 percent of the respondents have 5 to 10 years, 25 percent of the respondents have 10 to 15 years, and 54 percent of the respondents have above 15 years.

The maximum 54% of the respondents have the experience of above 15 years.

Table - 6 : Monthly Income of the Respondents

Monthly Income	No. of Respondents	Percentage
Up to Rs. 10000	08	09
Rs.10001 to 20000	13	14
Rs.20001 to 30000	37	41
Above Rs. 30000	32	36
Total	90	100

Source: Primary data

It is interpreted that among the total number of 90 respondents, 09 percent of them are earning below Rs.10000, followed by 14 percent of the respondents monthly family income is Rs.10001 to 20000 per month, and 41 percent of the respondents family income is Rs. 20001 to 30000 per month, rest of the 36 percent respondents family income is above Rs. 30000 per month. It is derived that the maximum 41% of the respondents monthly salary fall under the category of above Rs. 30000.

Table - 7 : Weekly Wise Drivers Drive the Bus in Kilometers

Kilometers	No. of Respondents	Percentage
Below 210 km	14	16
211 to 400 km	08	09
401 to 600 km	21	23
Above 600 km	47	52
Total	90	100

Source: Primary data

The above table shows distance of driving by the drivers per week out of the 90 respondents. 16 percent of the respondents drive below 210 km, 09 percent of the respondents drive from 211km to 400 km, 23 percent of the respondents drive above 600 km.

The maximum 52% of the respondents drive above 600 km.

Table - 8 : Casual Leave of the Respondents During The Service Period

Service period	No. of Respondents	Percentage
1 month	29	32
1 to 2 month	18	20
2 to 3 month	13	15
Above 3 month	30	33
Total	90	100

Source: Primary data:

The above table shows the casual leave of the respondents during the service period out of the 90 respondents, 32 percent of the respondents take holidays for 1 month. 20 percent of the respondents are take holidays from 1 to 2 months, 15 percent of the respondents take holidays from 2 to 3 months, 33 percent of the respondents take holidays for above 3 months.

The maximum 33% of the respondents take holidays for above 3 months.

Table - 9 : Refreshment Taken In the Long Drive by the Respondents

Drink & drive	No. of Respondents	Percentage
Water	55	61
Coffee	11	12
Fruit juice	17	19
Others	07	08
Total	90	100

Source: Primary data

The above table shows the refreshment taken in the long drive by the respondent out of the 90 respondents, 61 percent of the respondents usually drink water, 12 percent of the respondents usually drink coffee, 19 percent of the respondents usually drink fruit juice, 8 percent of the respondents usually drink other cool drinks.

The majority 61% of the respondents usually drink water.

Table - 10 : The Items Taken During the Driving By the Respondents

On the way Driving	No. of Respondents	Percentage
Pan Parag	25	28
Hans	23	25
Smoke	24	27
Chewing Gum	18	20
Total	90	100

Source: Primary data

The above table shows the items taken during the travel by the respondents out of 90 respondents, 28 percent of the respondents take Pan Parag, 25 percent of the respondents take Hans, 27 percent of the respondents take Smoke, and 20 percent of the respondents take Chewing Gum.

The maximum 28% of the respondents are taking Pan Parag during the driving.

Table - 11 : The Ways of Handling Tiredness of The Respondents

Tired Driving	No. of Respondents	Percentage
Listen Radio Or Cassettes	47	53
Sing Song	13	14
Smoke	18	20
Others	12	13
Total	90	100

Source: Primary data

The above table shows the ways of handling in the tiredness of the respondents out of the 90 respondents. 53 percent of the respondents listen radio or cassettes, 14 percent of the respondents sing songs, 20 percent of the respondents smoke, 13 percent of the respondents have other ways.

The maximum 53% of the respondents listen songs through radio or cassettes.

Table - 12 : Drink and Drive By the Respondents

Drunk	No. of Respondents	Percentage
Yes	40	44
No	50	56
Total	90	100

Source: Primary data

The above table shows the drink and drive of the respondent out of the 90 respondents. 44 percent of the

respondents drink alcohol says, 56 percent of the respondents do not drunk alcohol during the driving.

The maximum 56% of the respondents do not drunk alcohol during the duty period.

Table - 13 : Uncomfortable After Sitting In The Cab For Long Period Of Time By The Respondents

Uncomfortable	No. of Respondents	Percentage
Yes	44	49
No	46	51
Total	90	100

Source: Primary data

The above table shows that out of the 90 respondents. 49 percent of the respondents say Yes, 51 percent of the respondents say No.

The maximum 51% of the respondents are say no in uncomfortable after sitting in the cab.

Table - 14 : Work Shift And Rotation of The Respondents

Shift & Rotation	No. of Respondents	Percentage
Day Shift	51	57
Night Shift	14	16
Afternoon shift	17	18
Others	08	09
Total	90	100

Source: Primary data

The above table shows that out of the 90 respondents. 57 percent of the respondents work in day shift, 16 percent of the respondents work in night shift, 18 percent of the respondents work in afternoon shift, 09 percent of the respondents work in other times.

The maximum 57% of the respondents work in the day shift.

Table - 15 : Technical Problems Faced By the Respondents

Problem of Technical	No. of Respondents	Percentage
Technical	21	23
Repairing	24	27
Non-availability	28	31
Others	17	19
Total	90	100

Source: Primary data

The above table shows that out of the 90 respondents. 23 percent of the respondents have technical problem, 27 Percent of the respondents have repairing problem, 31 percent of the respondents have non-availability, and 19 percent of the respondents have other problems.

The maximum 31% of the respondents have non – availability problems.

Summary of Findings, Suggestions And Conclusion Findings

- The maximum 58% of the respondents are in the age group of 30 to 40 years.
- The majority 78% of the respondents are married.
- The maximum 48% of the respondents are from the area of Urban.
- The majority 60% of the respondents Educational qualifications S.S.L.C.
- The maximum 54% of the respondents have the experience of above 15 years.
- It is derived that the maximum 41% of the respondent's monthly salary fall under the category of above Rs. 30000.
- The maximum 52% of the respondents drive above 600 km.
- The majority 64% of the respondents have the problem of delayness in claim.
- The maximum 54% of the respondents have the problem of in the workshops delayness.
- The maximum 43% of the respondents drive to the speed limit from 75 to 100 kms.
- The maximum 40% of the respondents have not attended any accident and made the journey safe.
- The maximum 56% of the respondents have blood pressure.
- The maximum 39% of the respondents ask holidays for heavy rush.
- The maximum 33% of the respondents take holidays for above 3 months.
- The majority 61% of the respondents usually drink water.
- Maximum 58% of the respondents have their food in the TSTC canteen.
- The maximum 28% of the respondents are taking pan parag during the driving.
- The maximum 53% of the respondents listen songs through radio or cassettes.
- The maximum 56% of the respondents do not drunk alcohol during the duty period.

- The maximum 51% of the respondents are say no in uncomfortable after sitting in the cab.
- The maximum 57% of the respondents work in the day Shift.
- The maximum 31% of the respondents have Non – availability problems.

Suggestions

- Reduction of tax helps driver to the better level.
- Reduction of working duration will help the drivers to get fresh their mind and body.
- Carelessness of the driver will end up in the accident, to avoid accident they should be very careful in their driving.
- Hearing songs, using mobile Phones, talking with nearby person in the bus should be avoided to avoid accident.
- Drink and drive will end up in accident by avoiding alcohol, the accidents will be reduced.
- Government should introduce some special insurance policy to drivers.
- Government should give allowances for drivers, and then they will get interest in their works.
- The working duration of drivers should be reduced by the government.
- Government should introduce some training and medical checkup it can be provided to the drivers for yearly once.

Conclusion

The consequences of not tackling these aspects of driving are of some concern. The rise in traffic infringements, continuing high rates of crashes and fatalities on the roads indicate that the directions research, police and media campaigns and soon have taken are not sufficient to deal with the problem. The high incidence of crashes involving young people is alarming. Many initiatives are underway but very few have involved any focus on the thinking and related behavioral aspects of driving. There is a need for some social awareness of attitudes, expectations, beliefs and assumptions and the role these play in the driving experience. This can be achieved by putting drivers through a facilitated process which enhances important aspects of thinking and brings into focus and questions some of the prevailing attitudes and beliefs. Carefully controlled media campaigns, informed by an understanding of the more social and cultural aspects of driving behavior can also aid a greater focus on thinking and bringing into focus appropriate attitudes and beliefs.

THE CONTRIBUTION OF RAPID IN MAKING WOMEN SUSTAINABLE ECONOMIC DEVELOPMENT: A CASE STUDY OF NGO AT DHARWAD

Dr. Veena C Angadi¹

Abstract

"A Guru who teaches Veda is 10 times superior to an ordinary teacher and the father is 100 times more than a teacher, but the Mother is 1000 times more superior to the father." This vividly speaks how our ancient saints and culture held a woman in high esteem and recognized her not merely a mother but as a superior scholarly Institution. Unarguably, women are the nuclei of families; more so in rural India. They are not just confined to household chores but they play a very important role in grooming the children and shaping their future, upholding and preserving our traditions and culture. While everything about women in the past and in history is dark and dismal, women of late are seen in the forefront both in economic and social activities. Several NGOs, Voluntary Organizations, Training Establishments such as Rural Development and Self-Employment Training Institutions (RAPID) have been conducting customized and innovative skill-building training programs, Entrepreneurship Development programs (EDPs) which contribute to economic empowerment of women through self-employment. This paper studies various types of EDPs conducted at one of the RAPID in Karnataka, India to create economic, social and cultural opportunities for women in distress through skill development, employment and counseling.

Keywords: *Entrepreneurship Development, Inclusive Growth, Skill Development, Women Empowerment.*

Introduction

Women in India consistently lag behind the men in terms of access to education, health care, jobs etc. Apart from the economic and social inequality, women in India are victims of heinous crimes such as, dowry death, rape, molestation and immoral trafficking. Educating women in India plays a very important role in the overall development of the country. It not only helps in the development of half of the human resources, but in improving the quality of life at home and outside. Educated women not only tend to promote education of their girl children, but also can provide better guidance to all their children.

Skill and knowledge are the driving forces of economic growth and social development for any country. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of world of work. Potentially, the target of group of skill development comprises all those in the labour force, including those entering the labour market for the first time, those employed in organized sector and those employed in unorganized sector. India has set a target of skilling 500 million people by 2022. The current scenario of women workforce in India; one can observe the huge concentration of female workforce in favour of the informal sector. Both, women and men, whether urban or rural, are mainly unskilled compared to having some skills. There are higher number unskilled workers

in rural than in urban areas, and more number of women do not have any skills, compared to men with no skills. It has been recognised that the status of the women and their contribution is not only managing their families, but also to the economic and social development of entire society. Women have shown their capacity to play a major role in community development. Hence it is important that women become part of skill development.

Need for the Study

Women, in a country like India, are just seen as someone to look after the home and bear children and thus the treatment they get is below par with their male counterparts. In other words, they are treated as second-class citizens. While the men folk are involved in agriculture or unemployment, the women and girls are mostly involved in household chores, does not have any say in the family affairs. In India creation of awareness among men could enlist greater support for women participation in the various development programmes. In many regions, the men have taken a path contrary to tradition, to empower the women. Sensitize more men about the benefits of women empowerment particularly, with respect to development of children and enhancement of skills for income generation. Recognition of their services to the family and society could empower them further and provide equal status in the society. Integrated learning programmes for women

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are recommended which will not only lay emphasis on literacy but on empowering women through awareness building on social issues, bringing about attitudinal change, promoting skill training for employment, providing information on health care, nutrition and hygiene as well as on legal rights. Such programmes are beginning and must continue to be designed and structured so as to be relevant for the vast majority of women

In view of the financial constraints that a family faces, empowering them through skill-building programs would give them more avenues to earn their living and become in the process self-reliant. Such programs will also help them to raise their voice against the ill treatment accorded to them within the family or outside. All these clearly indicate that there is an imperative need to find out some alternative ways as mentioned above to tackle this burning problem; "Self Employment through skills-building" seems to be one of the effective ways.

Review of Literature

Reddy, C.S. and Sandeep Manak (2005) on behalf of Andhra Pradesh Mahila Abhivruddhi Samakhya studied 400 selected self help groups in Andhra Pradesh. They concluded that self-help groups are promising and proving to be an effective method of poverty reduction. The formation of these groups, which share common-interest, consisting primarily of women has had a substantial impact on their lives.

Wen Cong Lu and Hasan (2011) have conducted a study on the performance of members of self help groups in Monirampur sub district of Jessore district in Bangladesh. They have concluded that borrowers of microcredit programs are better off in terms of food consumption and household income generation. Their sample shows that the programme enhanced the income and social status of the members of the self-help groups

Gaiha and Nandhi (2005 and 2007) made two studies on the impact of self-help groups in Pune district of Maharashtra. They observed that though in terms of income earned by the members the performance was unsatisfactory, it was better in terms of other indicators of deprivation such as caste, landlessness and illiteracy. Savings mobilization through self help groups was highly effective, especially in a context of vulnerability of rural households to a range of idiosyncratic and covariant risks, and ineffectiveness of informal social networks in protecting them against such risks.

Fernandez, Aloysius P. (2006) narrated the experience of Self Help Affinity Group (hereafter SHAG) run by Mysore Resettlement and Development Agency (hereafter MYRADA), a Mysore based voluntary organization. According to him most SHAG members

have been able to ensure adequate food for 12 months after three to four years, if their SHAG is well functioning one. However, the income-generating activities that the members can take up are largely part time, add supplementary income and help tide them over times of urgent consumption needs without becoming bonded to money-lending families

Nitin Huria (2013) in his research paper has felt that women entrepreneurship has a bright future and the women entrepreneurs must have to take up the challenges of the new economic policy. A nation or region can only be developed if its women are given ample opportunities. Developing entrepreneurship among women will be the right approach for empowerment of women.

Manisha Raj (2014) studied that despite significant problems in a male dominated society, Indian women have found their way out for growth and empowerment either through self-help groups, NGOs, banks, government assistance and micro finance institutions or through private sectors. It was also observed that in the coming years the role of women will be of immense importance for competing with the developed world as they are main power source as well as diverse consumer group.

Prasanna Kumar (2014) stated that our need is to ascertain and assure the areas where women are still far from enjoying the minimum privileges and question of empowerment has been thrown to a very complex, integrated situation the access to resources, institution, decision making process and information etc., are the pertinent question in making the women empowered, confident, and accorded to the main stream social processes.

Scope of the Study

The present study examines the important role being played by the RAPID at Dharwad District of Karnataka in creating economic, social and cultural opportunities for women in distress through skill development, employment and counseling. Since inception in 2001, they have worked to rehabilitate over 1,000 women. Their impact undoubtedly turns women's lives around and instills a confidence and ability to lead a happier life.

Objectives of the Study

The objectives of the study undertaken at the RAPID Dharwad District are:

- The primary goal is to help women become self-dependent, independent, self-confident and active members of society.
- To empower women in distress through skill development training, market linkage and self-help group formation.

- To specialize in advancing livelihoods by supporting women in the business development of their choice.
- To ensure distressed women a better Today through emergency financial assistance, comprehensive counseling and referrals.
- To ensure women a better Tomorrow through professional job training and appropriate job placements or self employment.

Methodology of the Study

The current study is based on the data gathered from the primary sources (interactions with the Institute Hubli/Dharwad District) The survey and interview questions were developed with active participation and involvement of the entire RAPID staff, local and international research experts, and experienced NGO advisors. The survey was conducted with the help of current and former RAPID field officers and staff. The interviewees were selected randomly from previous year's Members lists for whom some type of assistance was provided by RAPID and also based on Members availability to meet for an interview.

Secondary sources such as going through the monthly and annual reports, brochures and various kinds of documents available in the internet. The study is made in line with the objectives specified above and on analyzing the data collected from the monthly and annual reports of the institute for the period 2010-11 to 2015-16. The analysis of the data and the conclusions drawn speak of the efforts of RAPID in empowering the women through their various kinds of EDPs skill development, employment and counseling.

Women Empowerment

The term empowerment is also used for an accomplished state of self-responsibility and self-determination

Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as:

- Freely live their life with a sense of self-worth, respect and dignity,
- Have complete control of their life, both within and outside of their home and workplace,
- To make their own choices and decisions,
- Have equal rights to participate in social, religious and public activities,
- Have equal social status in the society,
- Have equal rights for social and economic justice,
- Determine financial and economic choices,
- Get equal opportunity for education,

- Get equal employment opportunity without any gender bias,
- Get safe and comfortable working environment

Status of Women in Indian Society

Women held high status and position in Ancient times. In later ages, her status deteriorated. Evidently, a majority of the women still do not enjoy equal status. Women's position in the family very much depends upon the level of their education. Higher the level of her education, greater equality she enjoys in the family. It appears that Indian woman is still not treated at par with man in social and family life. The educated women even today though earning, are in acquiescence with the doctrine of the male domination. The education may have made them economically independent, but they still lack the needed self-confidence. The reason seems to be that they have been brought up under the old cultural atmosphere and they have not been able to shake off its influence even after the acquisition of modern education. However, in our times, her role has changed. Society has started recognizing her contribution. There is need for complete equality among men and women. She has all the rights to command equal status with men.

About RAPID and its Contribution to Women Empowerment through EDPs

RAPID is a registered non-governmental organization that rehabilitates widowed, divorced, deserted and disabled women in the Dharwad/Hubli and Bangalore regions. They seek to empower women in distress through skill development training, market linkage and self-help group formation. Specialize in advancing livelihoods by supporting women in the business development of their choice. RAPID's vision is that all women are independent, self-confident and active members of society.

RAPID ensures distressed women a better TODAY through emergency financial assistance, comprehensive counseling and referrals. RAPID ensures women a better TOMORROW through professional job training and appropriate job placements or self employment.

Since 2001, RAPID has been working to provide rehabilitative assistance to women in distress situations in the Hubli-Dharwad area of Karnataka. Based on the vision by Mr. Vijay Kulkarni to help women who were faced with the sudden loss of their husbands and major breadwinner in their family RAPID was born to provide a unique set of assistance to these women. The set of assistance RAPID provides is aimed to help women with holistic improvements in their life, emotionally, economically, and culturally.

In March 2001, RAPID was born to respond to this need.

Over the next several years RAPID grew to work with more and more women in Dharwad and surrounding villages. Within a few years time RAPID had grown from a one-man show to a staff of eight and operations in over ten villages and two cities.

Impact of RAPID programme in Dharwad motivated them to start a branch in Bangalore on 4th May 2011. With slight modification in strategy and approach to suit Bangalore urban context, they focused their initiative in South Bangalore.

Geographical Area:

RAPID is a locally-based nonprofit organization located in Southwest India in the state of Karnataka. Our programs are implemented in both rural and urban areas in and around the cities of Dharwad – Hubli and South Bangalore. We have worked with a total of over 1000 local women and are currently expanding our reach.

Programs

Livelihood Creations

Our livelihood creation program is designed to uplift women economically by providing professional skill development training. Initially, we counsel women on feasible employment opportunities based on their interest, time constraints, and financial need. They provide financial assistance for women to enroll in third-party professional training programs. After the training is successfully completed RAPID supports women in pursuing either public employment, or self-employment. We do this through following steps;

1. Identification & Screening
2. Counseling
3. Vocation/Skill Training (Small stipends are given to members during the training period)
4. Job Placements and support to self employment

Programs | Vinyas Kala Handicrafts

Establishing a bag-making business will provide sustainable employment for the some of the neediest women in the community. It will also ensure quality work conditions and reduce female exploitation. The benefits of this business are vast. As women become independent and economically stable, their children are more likely to receive a better education and stay in school longer and the lives of low-income families are transformed for generations. This project is important steps in helping RAPID provide direct and sustainable solutions for women in distress. Women started earning from RS. 3000 to Rs. 5000 which had helped them for having confidence in exhibiting their skill as well as

improving their standard of living. We organize continuous programmes on quality product making, marketing exposure and workshop on new design bag making.

Mahila Bazaar:

The objective of organizing GURUWAR BAZAAR is to make women realize their potential for producing or manufacturing home- made and handmade items that have consumer value and that they could market for a price, thereby helping them earn extra income to support families. On an average 25 women participate in the bazaar. It's conducted once a month for three days on different location for every month.

1. Encourage members to utilize their talent in preparing quality products at home.
2. Provide them a platform (Space) to market their products
3. Develop entrepreneurship among women
4. Organize skill based training program for participating women.
5. We encourage women to start their independent larger enterprise.

Banks, Financial Institutes, FMCG's and Food Processing Industries can join hands with RAPID in Organizing more Bazaar's in their respective geographies.

They have conducted a mobile bazaar during PANCHAMI festival which appealed our participants and it was appreciated by our customer in large because of its reach out for more customers on door step.

Education:

One of the root causes of being economically poor is lack of education. The majority of RAPID members have not completed secondary education and some of our members have never stepped foot in a classroom. For many of these women it is too late to pursue additional basic education, which is the reason we focus on their skill development. Yet it is not too late for their children.

Six years ago RAPID started investing in the education of our children's members. They call this an investment because of the resulting social return that will benefit our member's families, as well society at large.

The purpose of our investment is twofold. On one hand, we invest in children's education in order to provide economic security and assurance for their entire family. There is also the larger picture. We believe that by investing in future generations we will help prevent the circumstances that many of our members are struggling to overcome. Education is the key not only to job security, but also to improve quality of job an individual is eligible for.

Findings

- RAPID Members experienced a very substantial increase in income, earning an average of Rs. 508.70 per month before joining RAPID and increasing their monthly earnings to an average of Rs. 2648.91 after working with RAPID. Among those surveyed they had been RAPID Members for an average of 3.46 years.
- Biggest improvements in members: Confidence (96), Communication (87), Income (85), Mingling (74), Stronger network (41), Other: (8)
- Women have completed wide range of trainings, with the most common trainings completed by survey respondents including tailoring, bag making, computer trainings (DTP, Tally, and basic computer), business development trainings
- The women have many plans for their and their families' futures, including future trainings, as well as ensuring their children receive a good education including remarriage
- 101 of the women surveyed received counseling from the RAPID staff, with almost every respondent reported that they felt better after speaking to the staff. 26 women reported wanting to receive more counseling from RAPID and 20 want to receive counseling for their children. A concern many of the women discussed was their children's education
- Members learned about RAPID from an array of sources. These included: another RAPID Member (31), Neighbor (14), Training center (14), Other NGO referral (10), Friend (8), RAPID Staff (8), Self help group (4), RAPID bazaar (4), Paper (2), Police station (2), Other source (7)
- Biggest improvements in Members as observed by the survey team: Emotional (80), Economic (77), Social (74), Cultural (15), Other (3)
- Vast majority feel RAPID understands their challenges: 98
- All respondents report that they believe there is a need for RAPID from society and 101 said that they would recommend RAPID to a friend.

Conclusions:

Rich knowledge base and the skills, which act as the driving forces for the economic growth and social development of a country, are essential for translating a country's vision of inclusive growth into a reality. Creation of job opportunities and development of entrepreneurship in the rural areas is the priority of the country to ensure development of the rural economy. RAPID have been making selfless services to the unemployed youth particularly to the women through their innovative EDPs thus trying their best to empower women through skill-

building process. Looking at the importance of the role women play in the development of a nation and the current progress the country is witnessing under the said women empowerment process, one can sense that there is a long way to go in that direction.

Everyone needs to understand the essence of what Swami Vivekananda said about women - "There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on one wing." It is therefore the responsibility of every citizen of the nation, Financial Institutions, the corporate sector, the NGOs and other stakeholders of the society to lend their supporting hand in developing gender-responsive strategies for training and entrepreneurship development that respond to rural youth especially women who are no less than men in many spheres of life and have all the credentials to become a desirable demographic dividend in the days to come when treated with respect, purity, dignity and equal rights.

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A STUDY ON EMPLOYEES' COMPENSATION MANAGEMENT OF LEATHER COMPANIES WITH REFERENCE TO VANIYAMBADI

J. Anbazhagi ¹

Introduction

Employee compensation plays a key role because it is at the heart of employment relationship, being important to employees and employers. Employees typically depend on wages or salaries to provide a large share of their income and on benefits to provide income and healthy security. For employers, compensation decision influences their cost of doing business and thus their ability to sell at a competitive price in the product market. The main objective of compensation management is meeting the needs of both the employees and the organization. Thus compensation management tries to strike a balance between them. Leather Tanning is more than a century old Industry in Vaniyambadi, is still the single biggest labour intensive industry, which earns considerable foreign exchange through export of shoes, gloves and other products and by generating employment for the trained, skilled and unskilled labourers. The main purpose of this study is to analyze the Compensation received by the employees working in Leather Companies in Vaniyambadi.

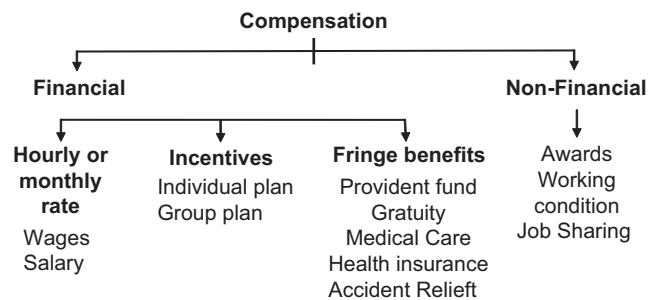
Compensation Management

Compensation includes direct cash payments, indirect payments in the form of employee benefits and incentives to motivate employees to strive for higher levels of productivity. Compensation- an employee receives in return for his contribution to the organization. Compensation occupies an important place in the life of an employee. Employee's standard of living, status in society, motivation loyalty and productivity depends on the compensation he receives. Compensation Management is concerned with designing and implementing sound policies and practices of employee compensation. It is one of the vital areas of Human Resource Management for sound wage and salary policies and programmes and it is essential to procure, maintain, develop, promote and transfer employees and to get effective results from them.

Components of Compensation

Compensation Management is an integral part of the management of an Organisation. An average employee in the organized sector is entitled to several benefits,

both financial as well as non financial. To be specific, typical compensation of an employee comprises wages and salary, incentives, fringe benefits and non- monetary benefits.



Flow Chart - 1 : Components of Compensation

Wages and Salary

Wage and salary are the important components of compensation. Wage is referred to remuneration to workers particularly, hourly rated payment. Salary is the monthly pay employees receive for their work. Salary and wages are paid on the basis of fixed period of time.

Incentives

Incentives are offered in addition to the basic wage or salary and they are usually directly related to performance. They are monetary benefit paid to workmen in recognition of their outstanding performance. It may be individual basis or group basis.

Fringe Benefits

Fringe benefits includes such benefits which are provided to the employees either having long time impact like Provident Fund, Gratuity, Pension, Health and Life Insurance.

Perquisites

These are provided to the employees and it includes free medical facility, free refreshment, free meals, free transport facility. These are offered to retain the competent employees.

Research Methodology

Primary Data were collected from the employees with the help of the questionnaire which consisted of questions

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on the factors like salary structure, perquisites, loans and advances, bonus, incentives, security payments and leave (or) holidays. Secondary Data were collected from books, journals, reports and websites. The Sampling method used in this study is simple random sampling and the sample size was 40. The sample unit was supervisor cadre employees working in Leather companies in Vaniyambadi. The analysis and interpretation of data were made with the help of statistical tools and techniques and also used statistical applications to find the relationship between variables. Chi-square test is used to test the hypotheses.

Objective Of The Study

- To study the demographic profile of the respondents.
- To analyse the Compensation of Employees working in Leather Companies.

Hypotheses of the Study

- There is no significant difference between salary drawn and the satisfaction of the respondents.
- There is no significant difference between salary drawn and the experience of the respondents.
- There is no significant difference between salary drawn and the qualification of the respondents.

Limitation of the Study

- The Sample size is limited to forty, hence the conclusion cannot be generalized.
- The study area is limited only to Vaniyambadi town
- The Industry is too large to be taken up for the study in full.

Results and Discussion

Table - 1 : Demographic Profile of the Respondents

Details	Frequency (N)	Percentage (%)
Gender:		
Male	28	70
Female	12	30
Total	40	100
Age		
21-30 years	14	35
31-40 years	8	20
41-50 years	12	30
50 and above	6	15
Total	40	100
Educational qualification		
Up to 10th std	22	55
12th std	5	12.5
Diploma	3	7.5
Graduate	8	20
Post Graduate	2	5
Total	40	100
Experience		
Below 5 years	12	30
5-10 years	6	15
10-15 years	5	12.5
15 and above	17	42.5
Total	40	100
Salary (per month)		
Below Rs.5,000	20	50
Rs.5000 to Rs.10,000	12	30
Rs. 10,000 above	8	20
Total	40	100

Table - 2 : Allowances Received By the Respondents

S.No.	Allowances	Availed		Not availed	
		Frequency	Percentage	Frequency	Percentage
1.	Dearness Allowance	33	82.5	7	17.5
2.	House Rent Allowance	16	40	24	60
3.	Medical Allowance	21	52.5	19	47.5
4.	Conveyance Allowance	22	55	18	45

It is inferred from the above table, 82.5 % of the Respondents availed Dearness allowance, 40% of the respondents avail House Rent Allowance, 52.5% avail Medical allowance and 55% of them avail Conveyance allowance from their employer.

Table - 3 : Perquisites Received By the Respondents

S.No.	Perquisites	Availed		Not availed	
		Frequency	Percentage	Frequency	Percentage
1.	Free Medical facility	26	65	14	35.5
2.	Free Refreshment	17	42.5	23	57.5
3.	Free Meals	11	27.5	29	72.5
4.	Free transport facility	26	65	14	35

From the above table, it is interpreted that 65% of the respondents receive Free medical facility, 42.5% of them receive Free refreshment during working hours, 27.5% of them get free meals and 65% of the respondents receive free transport facility from their employers.

Table - 4 : Security Payments Received By the Respondents

S.No.	Security Payments	Availed		Not availed	
		Frequency	Percentage	Frequency	Percentage
1.	Provident Fund	35	87.5	5	12.5
2.	Pension	20	50	20	50
3.	Gratuity	14	35	26	65
4.	Accident Insurance	9	22.5	31	77.5
5.	Health Insurance	9	22.5	31	77.5

It is observed from the above table, that 87.5% of the respondents avail Provident fund contribution, 50% of them are eligible to get pension, 22.5% of the respondents avail Accident and Health Insurance respectively.

Testing Of Hypotheses

Test on salary drawn with regarding to their satisfaction level

Ho: There is no significant difference in salary drawn and satisfaction of the respondents.

Table - 5

Satisfaction Salary (p.m)	Satisfied	Not satisfied	Total
	Below Rs. 5000	6	12
Above Rs. 5,000	17	5	12
Total	23	17	40

The above hypothesis is tested using Chi-Square test at 5% level of significance. Since the calculated value (6.6) is greater than table value (3.84), the hypothesis is rejected, there is significant difference between salary and the satisfaction.

Test on salary drawn with regarding to their experience

Ho: There is no significant difference in salary drawn and experience of the respondents.

Table - 6

Experience	Below 5 years	Above 5 years	Total
Salary (p.m)			
Below Rs. 5000	12	5	17
Above Rs. 5,000	5	18	23
Total	17	23	40

Using Chi-Square test at 5% level of significance, since the calculated value (9.65) is greater than table value (3.84), the hypothesis is rejected, there is significant difference between salary and the experience of the respondents.

Test on salary drawn with regarding to their qualification

Ho: There is no significant difference in salary drawn and qualification of the respondents.

Table - 7

Qualification	Up to 12th std	Above 12th std	Total
Salary (p.m)			
Below Rs. 5000	14	6	20
Above Rs. 5,000	12	8	20
Total	26	14	40

Using Chi-Square test at 5% level of significance, since the calculated value (0.44) is less than table value (3.84), the hypothesis is accepted, there is no significant difference between salary and the qualification the respondents because of their experience.

Findings

The followings were the findings of the study

- It is found from the analysis of the data, majority of the employees (55%) have their educational qualification up to 10th std.
- It is found that 42.5% of the employees have more than 15 years of experience.
- Nearly 82.5% of the employees receive D.A and 52.5% of them get Medical Allowance and many of them do not get House Rent Allowance (60%).
- It is also found that majority of employees are provided with free medical facility(65%), free transport facility (65%), many of them do not get free/ subsidized meals during working hours.
- Majority of the employees receive Provident Fund contribution from their employer (87.5%), and only 50% of them are eligible for pension.
- Testing of hypotheses shows that there is significant difference between salary of the respondents with regard to their satisfaction, i.e., higher their salary higher the satisfaction.
- There is significant difference between salary of the respondents with regard to the experience. i.e., higher the experience higher the salary.
- There is no significant difference between salary with regard to the qualification of the respondents i.e., lesser qualification, higher salary because of their experience.

Conclusion

From the above study it can be concluded that employees of leather companies in vaniyambadi are adequately provided with various types of allowances, perquisites, loans and other security payments. All these are required to motivate the employees to perform better and to retain them in the organization. With the rapid growth of industries, changes in the policies, technological development and mechanization the Compensation of the employees are also constantly changing. To cope up with the changing environment, the Leather Companies has to keep its level up to suit the market needs. If the employees are paid very well, they will contribute their best to the organization.

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IMPACT OF MARKET ORIENTATION ON AUTOMOBILE DEALER'S PERFORMANCE THROUGH EMPLOYEE SATISFACTION AND CUSTOMER SATISFACTION"- AN ANALYSIS IN MANGALORE CITY

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Kusuma. K²

Abstract

Market Orientation is a business perspective that makes the customer the focal point of a automobile dealer's total operation. These dealers need to understand the customers' expressed and latent needs and develop superior solutions for those needs. It is an organizational culture that most effectively and efficiently creates the necessary behavior for the creation of superior value for buyers and thus continuous superior performance for the business. The research idea stems from academic findings that market orientation not only affects the performance of the concern directly but also indirectly. The main objectives of this research is: To study the relationship between market orientation and automobile dealers performance and study the impact of customer satisfaction and employee satisfaction on business performance. This study is based on primary research and secondary research. Primary Data is collected through questionnaires from top management executives, employees and customers of different automobile showrooms in and around Mangalore. Secondary data is collected through the published related research articles. The Collected Data is entered in Excel Sheet for Tabular Analysis & analyses using Frequency Table, Bar diagrams, etc. The study revealed that there is a direct impact of market orientation on business performance through employee satisfaction and customer satisfaction". The findings of this study are of particular importance to managers and employees of the showrooms who are responsible for developing and implementing the marketing strategies.

Key Words : Business Performance, Customer Satisfaction, Employee Satisfaction, Market Orientation

Introduction

Market orientation provides an effective tool for the automobile firm to achieve superior performance by developing and sustaining competitive advantage. Competitive advantage is partially related to market power, attention to employee's need and delivering promised services to the customers Ryusuke Kosuge (2015) but market orientation plays a domain role. Market-oriented firms seek to understand customers' expressed and latent needs, and develop superior solutions to those needs (Slater and Narver, 1999). It is an organizational culture that creates the necessary behavior most effectively and efficiently for the creation of superior value for buyers and thus continuous superior performance for the business (Zebal, 2003). A market-oriented firm urge to satisfy its internal as well as external customers through intelligence generation, intelligence dissemination and by being responsive to information generated (Kohli and Jaworski, 1990). The internal market orientation is nothing but the employee orientation throughout the company. Thus, the understanding in respect of how employees define and view market-oriented behaviours is a key to successful development of a market orientation. The market-oriented firms communicate effectively the purpose of the organization,

determine the role of employees and improve the work environment, thus increase employee satisfaction. The satisfied employees can strongly contribute to an organizational success by having a customer-centric approach in their work. These employees behave and respond to customer needs in a manner that is congruent with the firm's market orientation. Hence market-oriented firms create superior value for their employees and for their customers, which ultimately leads to better business performance (Schneider, 1993).

The research idea stems from previous findings that market orientation affects the business performance directly as well as indirectly. This article is an attempt to find out whether employee satisfaction and customer satisfaction act as mediating variables to increase business performance.

Objectives of the Study

Automobile industry is increasing its competitiveness on day to day basis. To achieve succession the field, market orientation has to be the central part of organization's strategic management. This article is designed to investigate the role of market orientation for improving the business performance. The article also plans to design a model depicting the direct structural

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relationship between the market-orientation, business performance, the role of customer satisfaction and employee satisfaction in this relationship. Hence, the objective of the study can be classified under the following heads:

1. To study the relationship between market orientation and business performance.
2. To study the impact of market orientation on customer satisfaction.
3. To study the impact of customer satisfaction on business performance.
4. To study the impact of employee satisfaction on business performance.
5. To design effective strategies for improving business performance.

Literature Review

Market Orientation

Market Orientation is an organization's perception that makes the customer the focal point of a company's total operation. Many definitions have been provided by scholars in this field. Some defined it as an organizational culture that has a set of shared values and beliefs which gives priority to the customer in business planning (Deshpande and Webster, 1993). Narver and Slater (1990) also argued that market-oriented firms focus not only on customers but also on competitors. They viewed the business as market-oriented when its culture is entirely committed to the continuous creation of superior customer value.

Other scholars defined market orientation as "customer orientation" (Deshpande and Farley, 1998). It is similar to the marketing concept where customers are the central point of market orientation. Further the satisfaction of the external customer depends on the satisfaction of the internal customer (Berry, 1981; Lings, 1999; Reynoso and Moores, 1995; Siu and Wilson, 1998). Market orientation can be studied from two different but related angles, i.e., internal market orientation and external market orientation.

Business Performance

Businesses develop traditional ways of operations and administration over the years through experience. The business organization is generally defined as the activity of providing goods and services having two components. Business performance is the activity and goods and services are the business results. The change must be adapted to improve business performance and it must be directed towards achieving results, providing customer service and satisfaction, and generating profit. Business performance improvement can occur with integration with systems, operations, people, customers, partners and

management. Thus, it is the combination of operational, financial and employee performance (Corbett et al., 2005). In operating performance, firms provide quality services to its customers that can result in increase in productivity, improvement in sales, market share growth, reduction in customer's complaints and ultimately the business growth. Financial performance is reflected in profit, profitability growth and sales volume. Finally the employee performance is reflected through satisfaction level, absenteeism, employee turnover, participation and efficiency level (Venkatraman and Ramanujam, 1986).

Employee satisfaction

Employee satisfaction is the extent to which the employees of a firm feel that their interests are being looked after by the management. If employees are satisfied with the organization they in turn will satisfy the need of customers in a better and efficient manner. Intrinsic satisfaction accompanied by extrinsic satisfaction makes employees fully satisfied with their job (Herzberg et al., 1957). Intrinsic satisfaction includes autonomy, recognition, growth and promotion and extrinsic satisfaction includes pay and related matters, physical conditions, behavior of superiors and subordinates (Sharma and Jyoti, 2006).

Customer satisfaction

Customer satisfaction is the significant driving force to establish the quality goals, which derives from customer's needs. It is the important part of quality issue as organizations can achieve competitive advantage by effectively addressing customer's needs and demands. Generally speaking, the operational goals needs to be identified by firms to meet customer needs. Oakland (2005) mentioned that quality starts with the understanding of customer's needs and ends when those needs are satisfied. In order to meet the requirements of customers, top management should satisfy the expectations of its customers. They cannot neglect the valuable asset of the business, which is the basis for survival and growth.

Market Orientation & Business Performance

According to Narver and Slater (1990) market orientation is a basic part of organizational culture. The purpose of an organization is to create superior value for customers (Farrell, 2000). Market Orientation (MO) is the organizational culture that most effectively creates the necessary behaviours for the creation of superior value for buyers and, thus, continuous superior performance for the business (Kaynak and Kara, 2004; Narver and Slater, 1990). The main rationale behind MO and organizational performance relationship lies within value creation by the sellers and perceived value by buyers of

a product and service (Chadam and Pastuszak, 2005). The employees create value for customers mainly in two ways: by increasing benefits to the buyer in relation to the buyer's cost or by decreasing the buyer's cost in relation to buyer's benefit. Therefore, a market-oriented firm will be in a position to create superior value for the customers (Reed et al., 2000), which will in turn lead to a better organizational performance. The effect of market orientation on organizational performance has been widely investigated by scholars in different business contexts (Baker and Sinkula, 1999; Jaworski and Kohli, 1993; Kohli and Jaworski, 1990; Matsuno and Mentzer, 2000; Narver and Slater, 1990; Voss and Voss, 2000). This effect has been found to be positive and significant (Bunic, 2007; Deshpande et al., 1993; Jaworski and Kohli, 1993; Narver and Slater, 1990).

Impact of Market Orientation on Customer Satisfaction

Siguaw et al. (1994) argued that the business possesses the means of influencing the customer orientation of its sales force and is rational in expecting the sales force to behave and respond to customer needs in a manner that is congruent with the firm's market orientation. Therefore, it is reasonable to expect that the market orientation of the firm has a strong influence on the customer orientation. From the empirical aspect Boles et al. (2001) and Yukse (2010) found positive and significant relationship between market orientation and customer satisfaction.

Impact of Market Orientation on Employee Satisfaction

Market-oriented firms will exhibit behaviours that result in psychological and social benefits for employees (Menguc, 1996; Reynoso and Moores, 1995). Market-oriented firms are more likely to recognize the needs and requirements of employees and treat them as internal customers (Reynoso and Moores, 1995). In addition, market-oriented firms communicate the purpose of the organization and identify the role of employees, hence improving the work environment and leading to an increase in employee satisfaction (Arbore, 2009; Kohli and Jaworski, 1990, Siguaw et al., 1994). Being encouraged to pursue a market orientation often results in employees feeling that they are making a worthwhile contribution to the firm (Kohli and Jaworski, 1990). Employees adopting a market orientation often derive a sense of pride from pursuing an organizational goal and consequently employees' satisfaction is enhanced (Menguc, 1996; Siguaw et al., 1994).

It is reasonable to expect that the market orientation of the firm has a strong influence on the customer orientation. In market-oriented organizations the employees can strongly contribute to an organization's

success by having a customer-centric approach in their work, and numerous empirical studies show a strong positive relationship between employee satisfaction and customer satisfaction (George, 1990; Homburg and Stock, 2004; Johnson, 1996; Wiley, 1991).

Impact of Market Orientation on Business Performance through Customer and Employee Satisfaction

Some researchers found positive association between MO and organizational performance (Coviello et al., 2006; Haugh and McKee, 2004; Jaworski and Kohli, 1993; McCartan-Quinn and Carson, 2003; Narver and Slater, 1990; Slater and Narver, 1994), but others could not find any direct relationship between Market Orientation and performance measures (Greenley, 1995; Harris, 2001). This led Harris (2001) to conclude that MO did not have a direct effect on performance in all national cultures. Similarly, Diamantopoulos and Hart (1993) and Han et al. (1998) could not find a direct relationship between Market Orientation and firm performance. In contrast, relying on the scale developed by Narver and Slater (1990), some authors reported a positive relationship between MO and business performance in different contexts (Appiah-Adu and Ranchhod, 1998; Horng and Chen, 1998; Kumar et al., 1998; Ukko et al., 2007).

Research Design and Methodology

The study is evaluative in nature as it tries to establish the theoretical relationships between market orientation and business performance parameters directly as well as through customer satisfaction and employee satisfaction. In order to increase its accuracy the following methodology has been adopted.

Generation of Scale Items

The survey questionnaire is composed of questions relating to four scales viz., market orientation, customer satisfaction, employee satisfaction and business performance.

The market orientation questionnaire consisted of 39 statements on a 5-point Likert scale, covering three dimensions viz., intelligence generation, intelligence dissemination and responsiveness (Kohli and Jaworski, 1990; Lings, 2000, Yam et al., 2005) (see Figure 1).

The questionnaire for measuring business performance has been adapted from Fuentes et al. (2007) and Venkatraman and Ramanujam (1986). Business performance has also been measured through objective criteria like sales growth and profits in percentage.

The questionnaire for measuring employee satisfaction and customer satisfaction has been adopted from Sureshchandar et al. (2001) and Fuentes et al. (2007).

Sample Size and Design

The study confines to the showroom-Dealers of major players of automobile industry, i.e., Mandovi Motors Ltd, Hyundai Motor Ltd., Tata Motors Ltd, Ford Motors, Toyota Motors Company, Aravind Motors, Mangalore. Data have been collected from multiple respondents, i.e., executives, employees and customers. All executives (55), which includes general managers, deputy general managers, Servicing Managers and other functional managers of the showrooms, employees (120) and customers (120) in Mangalore were contacted for primary data collection.

The response rate from executives was 95 per cent(52), employees it was 89 per cent(107) and for customers it was 93 per cent(112).

Data Analysis & Results

Profile of the Respondents

The demographic information included position, gender, age, academic qualification, professional qualification and job experience. Out of the total respondents, about 60% are male, In case of employees, 89 percent respondents were male, About 69 percent customers are male & Top Level Management executives constitutes (out of 52)60%. Out of total respondents, 25 percent are general managers and 19 percent are deputy general managers and 56 percent are functional managers. Most of the respondents are between 25-35 years in age. About 26% are post graduates, 27% percent are graduates and 19 percent are undergraduates, 44% are Diploma holders. Majority of the respondents do not possess any professional qualification whereas only 5% possess MBADegree.

Analysis of Market Orientation

Table - 1: Market Orientation Scale

Factors	1	2	3	4	5	Frequency
	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	
Intelligence Generation						
Employees expectations from the Company are fulfilled	25	20	5	1	1	52
Regular Staff Appraisal	30	22	0	0	0	52
Meeting with employees	27	15	7	2	1	52
Collection of information	28	22	2	0	0	52
Intelligence Dissemination						
Spreading of Market information	30	10	5	5	2	52
Reminders are sent in advance to customers	25	20	5	2	0	52
Information about product launching	26	25	1	0	0	52
Information about new schemes	24	24	2	2	0	52
Responsiveness						
Corrective actions based on feedback	29	20	1	1	1	52
Reward on the basis of performance	27	18	3	2	2	52
Job rotation to reduce boredom	30	10	5	5	2	52
Total percentage	53	36	6	3	2	100

Source: Author's own

The in-depth analysis of overall market orientation aspect revealed that managers are highly satisfied with the intelligence dissemination followed by intelligence generation and responsiveness. Further the managers are serious about the generation of information regarding the wants and needs of both employees and customers. Hence there is a high level of market orientation among the top management of these showrooms.

Analysis of Business Performance

The data for business performance has been analyzed in both subjective and objective ways. The sales growth and profit in Percentage reveals that the performance of the showroom of Mandovi Motors in Mangalore dominates the Performance of others in terms of sales and profit growth. The average sales of the showroom of Mandovi increased by an average of 3 percent per year (27 percent in 2012, 29 percent in 2013 and 32 percent in 2014) accompanied with growth in profit(16 percent in 2012, 18 percent in 2013 and 22 percent in 2014). In case of Hyundai, the sale increased from 16 to 23 percent and profit increased from 7 to 17 percent. This raise in performance was mainly due to the opening of a new showroom of Hyundai. From 2012 to 2014, average sales and profits of Tata Motors have arrived at 20.66 percent and 11.33 percent. This reflects that Tata Motors in Mangalore is trying to improve its performance, and competes with Hyundai in terms of average sales and profits.

The subjective business performance has been judged through the opinions of managers regarding financial, operational and employee performance as compared to the previous year. The overall analysis of the financial performance reflects that sales growth, market share and profitability have increased in comparison to the previous year. For operational performance, firms provide quality services to their customers through benefits like enhancement in productivity, improvement in sales, market share growth, reduction in customer complaints and ultimately the business growth. Managers opined that the level of service quality has improved, which has resulted in reduction of customers' complaints.

The employee performance is reflected through level of satisfaction, absenteeism, employee turnover, participation and efficiency level. Managers revealed that the employees are satisfied with the organization which helps to reduce the employee turnover.

Table - 2 : Business Performance Scale

Factors	1	2	3	4	5	Frequency
	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	
Financial Performance						
Competitive position	102	30	10	10	7	159
Increase in profits	110	20	10	10	9	159
Increase in Sales volume	100	50	9	0	0	159
Increase in Market share	100	40	10	5	4	159
Positive Impact on Firm's reputation	110	40	5	3	1	159
Operational Performance						
Improvement in service quality	104	41	10	2	2	159
Reduction in complaints	100	27	20	12	0	159
Increase in customer satisfaction	110	20	20	9	0	159
Employee Performance						
Increase in employee satisfaction	98	35	15	10	1	159
Decrease in employee turnover	110	20	15	14	0	159
Reduced absenteeism	93	28	17	19	2	159
Higher Employee participation & Efficiency Level	103	22	15	15	4	159
Total percentage	65	20	8	6	1	100

Source: Author's own

Analysis of Employee Satisfaction

Employee satisfaction is the terminology used to describe whether employees are happy and contented and fulfilling their desires and needs at work. Many measures purport that employee satisfaction is a factor in employee motivation, employee goal achievement and positive employee morale in the workplace. The analysis revealed that they are satisfied. Factors contributing to their satisfaction were monetary awards for up to mark performance,

various incentives for motivation, satisfaction from job, conducting of grievance redressal meetings, treating employees with respect and freedom to work with least interference.

Table - 3 : Employee Satisfaction Scale

Employee Satisfaction	1	2	3	4	5	Frequency
	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	
Regular Grievance redressal meetings	91	11	3	2	0	107
Effective Implementation of appraisal system	84	9	7	4	3	107
Job satisfaction	77	13	9	6	2	107
Monetary awards	81	15	5	5	1	107
Freedom to do work	101	2	1	3	0	107
Incentives for motivation	90	5	5	5	2	107
Total percentage	82.00	8.00	5.00	4.00	1.00	100

Source: Author's own

Analysis of Customer Satisfaction

Conforming to customers' needs and expectations is the essence for success in today's business. Organisations that understand what customers really want and provide a product or service to meet these requirements can gain competitive advantage and profit. The main driving force of MO is to establish the quality goals. Customers revealed that they get correct delivery of services at the first instance, which is based on their feedback forms provided to them for continued improvement. According to the customers, the employees are technically capable and always strive to make them feel safe and secure. Moreover, they agreed that they get caring and best attention from employees of the showrooms because they keep customer's delight in mind such as convenient working hours and effective redresal of complaints. About 80 percent customers stated that time to time analysis is done to measure their satisfaction from services provided. They further added that the employees are courteous and behave well with them which enhance their satisfaction. In-depth analysis of the aspect reflected that customers feel that executives and employees of the showrooms are customer-focused and keep their satisfaction in mind while providing services.

Table - 4 : Customer Satisfaction Scale

Customer Satisfaction	1	2	3	4	5	Frequency
	Strongly agree	Agree	Undecided	Disagree	Strongly disagree	
Correct service delivery	90	12	7	3	0	112
Feedback forms	80	10	10	7	5	112
Technical capability of staff	85	20	5	2	0	112
Make customer feel safe and secure	90	5	8	8	1	112
Convenient working hours	100	10	0	1	1	112
Customer delight in mind	94	7	6	5	0	112
Handle customer grievances	85	10	5	10	2	112
Dissatisfaction analysis	85	10	5	10	2	112
Courteous employees	89	12	6	5	0	112
Customers satisfaction	85	19	6	2	0	112
Total percentage	79	10	5	5	1	100

Source: Author's own

Table - 5 : Relationship between Market Orientation and Business Performance

Factors	Frequency	Percentage (%)
Results in Financial Performance through Intelligence Generation	23	14
Results in Operational Performance	27	17
Higher Employee Performance	15	10
Intelligence Dissemination about Market Orientation results in Productivity	19	12
Increases Sales Volume and thus higher profit	14	9
Reduced Employee Attrition	16	10
Corrective actions taken leads to higher customer satisfaction	13	8
Corrective actions taken results in Less cost of production :	17	11
Motivates higher Employee Performance	15	9

Source: Author's own

Among the total Executives & Employees , 17% stated that Intelligence Generation results in higher operational performance. Whereas only 8% of them opinion that corrective actions taken against the variability in overall behavior of the staff, quality of product expectation etc. may increase customer satisfaction.

Table - 6 : Impact of Market Orientation on Customer Satisfaction through Intelligence Generation, Dissemination & Responsiveness

Factors	Frequency	Percentage (%)
Enhanced customer satisfaction	19	17
Ensures correct service deliveries	21	19
Enhances technical capabilities of employees	20	18
Makes the customers feel safe & secure	23	20
Better feedback from the customers	18	16
Enables better handling of customer grievances	11	10

Source: Primary Data

20% (23) of the customers say that intelligence generation, dissemination and responsiveness to the information collected about the customers needs, wants and expectations, by the employees and the top management make them feel safe and secure in terms of usage, servicing & maintenance of vehicles as all the employees are technically experts in their own areas.

Table - 7 : Impact of Market Orientation on Employee Satisfaction through Intelligence Generation, Intelligence Dissemination & Responsiveness

Factors	Frequency	Percentage (%)
Results in grievance redressal actions	16	15
Ensures effective implementation of employee appraisal system	20	19
Promotes job satisfaction among employees	20	18
Supports employees freedom to work	17	16
Promotes motivation and better performance	15	14
Supports performance based monetary awards	19	18

Source: Primary Data

Among the employees majority states that Intelligence dissemination ensures effective implementation of employee appraisal system as it contributes for motivation satisfaction from job, achieving employee goals, and employee morale.

Discussion & Conclusion

The result of this study lies in its inclusion of employee satisfaction along with customer satisfaction while investigating the relationship between market orientation and business performance in the service sector. This research has implications for both theory development and for managers. The main contribution to theory development involves the confirmation of all the direct & indirect relationships among the constructs of market orientation, business performance, employee satisfaction and customer satisfaction. The findings of this study are of particular importance to managers and employees of the showrooms who are responsible for developing and implementing the marketing strategies. To enjoy the advantages of market orientation, employee satisfaction and customer satisfaction is essential in the organization that is vital for the development and maintenance of market oriented strategies. Organizational change towards market orientation often results in the forming networks of relationships and creating an organizational culture in which every employee views the customer as a primary stakeholder. For employees, market orientation brings a motivating working environment and for customers market orientation promotes a satisfactory performance of good and service. Results suggested that effective implementation of market oriented system can positively influence the business performance through employee satisfaction and customer satisfaction.

Managerial Implications

1. Regular staff appraisal should be done to ensure that the quality and quantity of work performed by employee's best meet the customer needs.
2. Reminders (billing reminders, initial billing reminders, final billing reminder) should be sent to customers in advance, before the due date.
3. Rewards should be provided to employees on the basis of performance in order to attract and retain competent and high performing people and to develop the workplace where employees enjoy and are feeling proud of working.
4. To empower the company and staff with generated information, management must have a system for proper distribution of the information.
5. The task of top management is to install the market oriented culture through strategy making and its implementation on all levels in the showroom.

6. For increasing responsiveness, it is suggested that the formal process for information sharing can be adopted.
7. Due importance should be made to evaluate the customer satisfaction by dedicating themselves to provide clean and safe products and by enhancing the quality of the vehicles.
8. It is suggested that efforts should be made by managers to improve the financial performance by increasing the rate of profits as compared to previous years. They should raise their profits by capturing new markets and by providing value added services in already existing services.

Limitations

The study has been conducted with all possible precautions yet it may have some limitations like:

- The findings of study cannot be generalized as the data is restricted to service sector only.
- The study may be affected by response bias as the respondents may have responded on the basis of their own experience and perceptions.

Future Research Direction

The study provides a detailed investigation for the concept of market orientation with relation to business performance. The findings highlighted the role of moderators, which affects the performance of the business. Since the study measures the perception of executives, employees and customers of the service sector, i.e., automobile sector, in future a comparison between manufacturing and service sector may provide further insights about the relationship between market orientation and business performance.

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A STUDY ON PERFORMANCE APPRAISAL AND PERFORMANCE MANAGEMENT OF EMPLOYEE'S

P. Elavarasi¹

Abstract

Performance appraisal is a process of obtaining, analyzing and recording information about the relative worth of an employee. It is a systematic periodic and an impartial rating of an employee's excellence in matters pertaining to his job and his potential for a better job. A good appraisal system provides right feedback about the quality of performance of an employee. In spite of dislike by several employees, performance appraisal has become an inevitable feature. It imparts benefits not only to the employees but also to the supervisors.

Key words: Performance appraisal, employee's, job.

Introduction :

Performance appraisal is a process of assessing, summarizing and developing the work performance of an employee. Every career employee should receive a written performance appraisal to least annually using the appropriate performance Appraisal model. Consult the relevant policy, program or contract for the requirement specific to your employees. A meeting precedes writing the appraisal with the employee, to provide the opportunity for mutual understanding to the appraisal process. The employee has the option to submit a self-appraisal, which will be considered in the development of the appraisal.

In order to be effective and constructive, the performance manager should make every effort to obtain as much objective information about the employee's performance as possible.

Objectives :

- Performance appraisal is a significant element of the information and control system in organization.
- It can be put to several uses concerning the entire spectrum of human resources management functions.
- Performance appraisal provides valuable information for personal decisions such as pay increase, promotion, demotion, transfer and terminations.
- Management an object basis for discussing salary increases and promotion with the staff.
- It is analyzing training and development needs.
- It serves to stimulate and guide employee's development.
- It promotes a positive work environment.

Performance Management:

Performance management is about managing the organization. It is a natural process of management not a system or a technique. It is also managing within the context of the business. This will affect how it is develop, what it sets out to do and how it operates. The context it very important and Jones goes as far as to say 'Manage context, not performance'.

Performance management concerns everyone in the business-not just managers. It reject is the cultural assumption that only managers are accountable for the performance of their teams and replace it with the belief that responsibility is shared between managers and team members. In a sense, managers should regard the people who report to them as customers for the managerial contribution and services jointly involved in agreeing what they need to do and how they need to do it, in monitoring performance and in taking action. Performance management processes are part of an holistic approach to managing for performance which is the concern of everyone in the organization.

The Holistic Approach to performance Management

Holistic means being all-embracing covering every aspect of a subject in the case of performance management this concerns the whole organization. It takes a comprehensive view of the constituents of performance, how these contribute to desired out comes at the organizational, departmental, team and individual level, and what needs to be done to improve these outcomes. Performance management in its fullest sense is based on the belief that everything that people so at work at any level contributes to

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achieving the overall purpose of the organization. It is therefore concerned with what people do how they do it and what they achieve.

It embraces all formal and informal measures adopted by an organization to increase corporate, team and individual effectiveness and continuously to develop knowledge, skill and competence. It is certainly not an isolated system run by the personnel department, which functions once a year and is the forgotten. The combined impact of a number of related aspects of performance management may be expected to achieve more to improve to improve organizational effectiveness than the various parts if they functioned separately. When designing and operation performance management it is necessary to consider the interrelationship of each process.

The Concept of performance Management as Integrating Forces

As stated by Hartle (1995), performance management should be integrated into the way the performance of the business is managed and it should link with other key process such as business strategy, employee development. Performance management as a focal point for the integration of H.R. Activities:

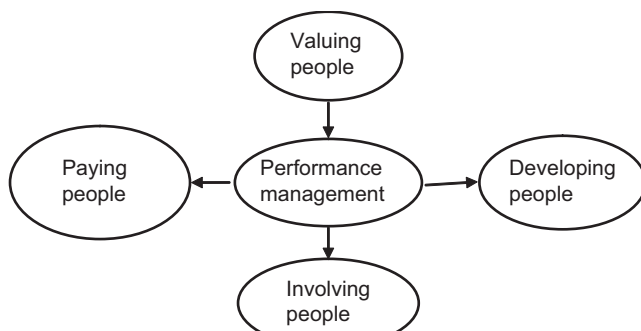


Fig. 1

Performance Management Process

- a. **Role Definition:** In which the key result areas and competence requirements are agreed.
- b. **The Performance is an Agreement or Contact:** Which defines expectation what individual has to achieve in the form of objectives, how performance will be measured and the competencies needed to deliver the required results. This could be describes as the performance planning stage.
- c. **The Personal Development Plan:** Which sets out the actions people intend to take to develop them in order to extend their knowledge and skills increase their levels of competence and to

improve their performance in specified area. This is the performance development stage.

- d. **Managing performance Throughout the year:** Which is the stage in which action is taken to implement the performance agreement and personal development plan an individuals carry on with their day-to-day work and their planned learning activities. It includes a continuous process of providing feedback on performance, conducting informal progress review, updated objectives and, where necessary, dealing with performance problems and counseling.
- e. **Performance Review:** Which is the formal evaluation stage when a review of performance over a period takes place, covering achievements, progress and problems as the basis for a revised performance agreement and personal development plan. It can also lead to performance ratings.

Key Points About Performance Appraisal

- A performance evaluation system can motive staff to do their best for themselves and the practice by promoting staff recognition and improving communication.
- Evaluations should be conducted fairly, consistently and objectively to protect your employees and your practice.
- An effective performance evaluation system has standardized evaluation forms, performance measures, feedback guidelines and disciplinary procedures.

Performance agreements, also known as performance contracts, define expectations - the results to be achieve and the competencies required to attain these results.

These Agreements Cover the Following Points:

- **Objective and standards of performance:** The results to be achieved defined in terms and targets and standard.
- **Performance Measures and Indicators:** To assess the extent to which objectives and standards of performance have been achieved.
- **Competency Assessment:** How levels of competency will be assessed, including discussion and agreements on the sort of evidence that will be useful in assessing competency.
- **Core values or Operational Requirements:** The performance agreements also refer to the core values of the organization for quality, customer service, team working, employee development etc.,

Conclusion

Performance appraisal is a very important tool used to influence employees. A formal performance review is important as it gives an opportunity to get an overall view of job performance and staff development. It encourages systematic and regular joint-stocking and planning for the future. Good performance reviews therefore don't just summarize the past they help determine future performance.

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RELATIONSHIP BETWEEN TRAINING & DEVELOPMENT AND NURSING SATISFACTION: A STUDY ON CHENNAI STAFF NURSES

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Abstract

Human resources in health care are central to its functioning. They play a crucial role in determining the health status of the population as they contribute different skills and undertake various tasks in the health system. Nurses along with other health care professionals, are involved in the direct delivery of health care to the population and therefore form an essential part of the health system. To overcome these shortages, the developed countries are undertaking active recruitment of foreign nurses. Most of the nurses migrating to the high-income countries come from the developing countries. The main objective of this study is to find the impact of perception of the training program on job satisfaction of the respondents. It is concluded that the hospitals should consider the rate of implementation of various training programs and motivation to reduce the turnover intention among nurses and it will have a positive impact on their employee commitment and job satisfaction in the hospitals.

Keywords: Training, development, job satisfaction, perception, nurse

Introduction

Today the health care industry is considered one of the largest industries throughout the world. It includes thousands of hospitals, clinics and other types of facilities which provide primary, secondary and tertiary levels of care. Delivering this care requires healthcare workers, including physicians, nurses and other allied health professionals, as well as community-based health workers especially to provide services in medically underserved area. There is increasing acceptance of the idea that value is the key to success for practically all organizations, including health care organizations. Proponents of this idea emphasize that only the delivery of superior value can create customer loyalty, and only loyalty can optimize profitability. Promising value is what attracts customers and delivering value is what keeps them coming back. The delivery of valuable health care depends on an expanding interdisciplinary team of trained health care professionals.

Need for the Study

Human resources in health care are central to its functioning. They play a crucial role in determining the health status of the population as they contribute different skills and undertake various tasks in the health system. The scarcity of health workers negatively affects the quality and efficiency of services provided by a country's health system.

Nurses along with other health care professionals, are involved in the direct delivery of health care to the

population and therefore form an essential part of the health system. To overcome these shortages, the developed countries are undertaking active recruitment of foreign nurses. Most of the nurses migrating to the high income countries come from the developing countries (Buchan & Scholaski, 2004). India is one of the major source countries providing nurses to the developed nation. The source country's health systems, especially the developing ones, face a severe loss of trained staff as the nurses migrate from both the public and private sector. A country with an already dismal health system suffers more when nurses migrate to other countries. One of the main challenges faced and poised as a threat to the hospital is the attrition rate of nurses. Hospitals are plagued by a nursing shortage of epidemic proportions, may be focusing too much on recruitment and not enough on retention – a lapse that has contributed to disturbing rates of attrition. This study analyses the reasons for nursing attrition.

With the increasing demand for improved productivity and quality of service in organizations, strategies for improving the work performance of personnel have become increasingly important. If an organization's greatest asset is its people, then the development of this asset is critical to the continued health of the organization. The need for improved productivity has become universally accepted and that it depends on efficient and effective training is not less apparent. Thus the role played by staff training and development can no longer be over-emphasized. Usually, before training or development programs are organized, efforts should be made through individuals

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and organizational appraisals to identify the training needs. The training needs assessments is a critical activity for the training and development function. It is against this backdrop the study is addressed to study training needs identification of nursing staff and commitment, job satisfaction and intention to leave in a Health care organization.

Statement of the Problem

The health care sector, especially the hospital industry is growing at a rapid pace in the century. One of the main challenges faced and poised as a threat to the hospital is the attrition rate of nurses which in current scenario is about 30% - 35%. In the healthcare industry, the attrition rate of nurses is the highest among all employee categories. Hospitals are plagued by a nursing shortage of epidemic proportions, may be focusing too much on recruitment and not enough on retention – a lapse that has contributed to disturbing rates of attrition. The constant churn in nursing staff inevitably means a huge monetary drain for hospitals which have to constantly plough in more funds for training. Recruiting and retaining nurses is fast becoming a point of concern for Indian hospitals. They are between 28% and 35 % as compared to the average 10.1% healthcare sector attrition rate. Industry experts point out that this is due to two factors. First, the Indian healthcare sector is growing at a rate of 30%, and hence the sector is ripe for a talent war. In India, the demand for nurses is only set to increase. The high attrition levels are also because there is limited upside to nursing as a career. While doctors are paid well in private hospitals, than in a Government institution, the case is reversed for nurses, who are better looked after in public hospitals. The present shortage may not yet be crippling large hospitals in big cities, but is felt in small towns or rural areas. Because of the acute shortage, many hospitals are today hiring unregistered nurses to cope with their basic needs. Also, poaching of staff from other hospitals has become rampant. The constant churn in nursing staff inevitably means a huge monetary drain for hospitals which have to constantly plough in more funds for training. Every hospital has its own customized training protocols. Far from accepting attrition rates as part of the cost of doing business, it is surely something that all organizations should address, and equally surely it is an area in which HR can take a lead – measure attrition, seek its causes, set out solutions and target performance. Hence, the study is made an attempt to measure the linkage between training needs, commitment, job satisfaction and intention to leave.

1. How do nurses' demographic characteristics and work profile characteristics affect factor such as perception of training, employee commitment, job satisfaction and intention to leave?

2. What are links between training and development, employee commitment and job satisfaction?
3. Could the variables of training and development, employee commitment, job satisfaction and intention to leave?

Review of Literature

Brewer et al., (2009) Organizations can try to improve these six job characteristics, thereby improving quality of work and possibly diminishing intention to leave. Furthermore, important individual characteristics – such as age and gender – are taken into account. However, we should note that turnover in general is not only due to job or individual characteristics. Other factors, such as the chances of finding a new job on the external labor market, which is among else dependent on the economic situation, are also important. We will develop hypotheses on the possible impact of the six job characteristics on intention to leave the organization of nurses in long term care. First, considering work pressure and following the findings in the meta-analyses, we expect that when nurses experience more work pressure, this increases their intention to leave their organization.

Noordin et al., (2010) communication is positively related to employees' commitment in the organization. According to a research done among nurses in Malaysia, communication is the dominant variable that has a significant effect on employees' commitment. Further, several studies concluded that there is a positive relationship between the leadership styles and the organizational commitment.

Hayes et al., (2011) based on the meta-analyses, we will examine to what extent intention to leave is affected by work pressure development and career opportunities and autonomy. Pay is excluded from the analyses, since the meta-analyses show inconclusive findings. Furthermore, whereas pay could affect the intention to leave the profession, it is expected to influence nurses' intention to leave the organization less strongly, as pay levels of nurses are standardized within the Dutch health care sector (in collective labor agreements) and do not differ between organizations (all health care organizations are public).

Altinoz et al., (2012) is recognized that the continuing commitment is linked with the factors of age, tenure of office, promotion chances; satisfaction earned from the payment extracted and wish to leave the organization, business cycle, and marital status. "Normative commitment reflects a feeling of obligation to continue employment. Employees with a high level of normative commitment feel that they ought to remain with the organization." Normative commitment may also progress, when an organization offers the worker with "payment in

advance" (e.g., paying college expenses), or incurs important cost in giving employment (i.e., costs connected to job training). Normative commitment can be termed as an ethical responsibility beyond an emotional commitment in a positive sense. According to that, it is concluded that job satisfaction is effective on all directions of commitment, but it is even more significant for normative commitment.

Hamdi & Rajablu (2012) Organizational commitment is a significant idea in the discussion of behavioral elements, which upset high effectiveness and performance. These parts are also connected to the job satisfaction across nursing staff. Workers who were more satisfied with their occupations were also more devoted and committed to their paying organizations. A lot of socio demographic features and organizational causes have been associated to organizational commitment.

Objectives of the study

The confined objectives of the present study are:

1. To examine the linkage between job satisfaction and perception towards the training programs among the respondents.
2. To improve the job satisfaction of the respondents on the basis of findings of the study.

Methodology

Totally 536 staff nurses from Chennai based hospitals are randomly selected for the study. For this study, the researcher used a well-structured questionnaire to collect the data from the respondents. The questionnaire includes two parts, like demographic profile of the respondents and questions related to perception towards the training programs and their job satisfaction. The researcher used multiple regression analysis to identify the impact on perception. IBM SPSS 22 version was used for statistical purpose.

Impact of Dimensions Of Opinion About Training And Development On Job Satisfaction

In this study, the dependent variable is Job Satisfaction; Independent variables are perceived availability of training, perceived supervisor support for training, perceived benefits of training and motivation to learn analysis are discussed as follows:

- Dependent Variable – Job Satisfaction (y)
- Independent Variable
 - i. Perceived Availability of Training (X_1)
 - ii. Perceived Supervisor Support for Training (X_2)
 - iii. Perceived Benefits of Training (X_3)
 - iv. Motivation to Learn (X_4)
- Multiple R value: 0.554
- R Square value: 0.307
- Adjusted R square value: 0.302
- F value: 58.924
- P value: 0.000

Table - 1 : Impact of dimensions of opinion about training and development on job satisfaction

Variables	B	S.E	Beta	t-value	p-value
Constant	2.123	0.166	-----	12.818	0.000**
Perceived Availability of Training	0.287	0.040	0.374	7.216	0.000**
Perceived Supervisor Support for Training	-0.084	0.033	-0.093	-2.562	0.011*
Perceived Benefits of Training	0.132	0.037	0.180	3.596	0.000**
Motivation to Learn	0.083	0.029	0.112	2.903	0.004**

** Denotes significant at 1% level

* Denotes significant at 5% level

The multiple correlation coefficient is 0.554 measures the degree of relationship between the actual values and the predicted values of the job satisfaction. Because the predicted values are obtained as a linear combination of perceived availability of training (X_1), perceived supervisor support for training (X_2), perceived benefits of training (X_3) and motivation to learn (X_4), the coefficient value of 0.554 indicates that the relationship between job satisfaction and the four independent variables is quite strong and positive.

The Coefficient of Determination R-square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Thus, the value of R square is 0.307 simply means that about 30.7% of the variation in job satisfaction is explained and R square value is significant at 1 % level.

The multiple regression equation is

$$Y = 2.123 + 0.287 X_1 - 0.084 X_2 + 0.132 X_3 + 0.083 X_4$$

Here the coefficient of X_1 is 0.287 represents the partial effect of perceived availability of training on job satisfaction, holding the other variables as constant. The estimated positive sign implies that such effect is positive that job satisfaction would increase by 0.287 for every unit increase in perceived availability of training and this coefficient value is significant at 1% level. The coefficient of X_2 is -0.084 represents the partial effect of perceived supervisor support for training on job satisfaction, holding the other variables as constant. The estimated positive sign implies that such effect is positive that job satisfaction would increase by -0.084 for every unit increase in perceived supervisor support for training and this coefficient value is significant at 5% level. The coefficient of X_3 is 0.132 represents the partial effect of perceived benefits of training on job satisfaction, holding the other variables as constant. The estimated positive sign implies that such effect is positive that job satisfaction would increase by 0.132 for every unit increase in perceived benefits of training and this coefficient value is significant at 1% level. The coefficient of X_4 is 0.083 represents the partial effect of motivation to learn on job satisfaction, holding the other variables as constant. The estimated positive sign implies that such effect is positive that job satisfaction would increase by 0.083 for every unit increase in motivation to learn and this coefficient value is significant at 1% level.

Based on standardized coefficient, perceived availability of training (0.374), perceived benefits of training (0.180) is the most important factors to extract job satisfaction, followed by motivation to learn (0.112) and perceived supervisor support for training (-0.093).

Suggestions & Conclusion

Interestingly, the salary was not identified as a significant factor in job satisfaction in many studies, yet job satisfaction is one of the most common factors that influence an employee's decision to leave an organization. Some of the most common predictors of job satisfaction are autonomy, work environment, supervisor support, and work stress. Nurse-physician collaboration, nurse-patient ratios, ability to deliver safe patient care, interpersonal relationships and recognition can also have an effect on job satisfaction (Lin et al., 2015).

The need to be autonomous is something most nurses value, but this increases as a nurse becomes more experienced. Experienced nurses value their autonomy and ability to use their knowledge, critical reasoning, and expertise when caring for their patients. New nurses, on the other hand, recognize their limitations and the need for support from their peers, mentors, and supervisors during their transition into professional practice. Unsurprisingly, both new and experienced nurses want to be supported by their manager—just in varying degrees (White & Wilson, 2015).

Leadership support plays a significant role in turnover and is frequently cited as an antecedent of job satisfaction. Furthermore, value congruence on leadership support is positively related to job satisfaction among staff nurses (Buchanan et al., 2015). Notably, when value congruence increased, job satisfaction also increased. This is an important finding as it supports the influential role of the nurse manager and can be used to develop training programs for nurse managers so they can become expert leaders (Hayes et al., 2015).

Naturally, nurses expect to be paid at a level commensurate with their education and experience; however, these other factors are more important to many nurses. It is important to note that job satisfaction is different for each individual, so it is best to have each employee complete a questionnaire on job satisfaction and tailor retention programs accordingly based on the individual needs of the nurse, unit, and organization (Purpora, C., & Blegen, 2015).

The perceptions on training factors in hospitals have a significant impact on employee commitment and job satisfaction. Hence, it is concluded that the hospitals should consider the rate of implementation of various training programmes and motivation to reduce the turnover intention among nurses and it will have a positive impact on their employee commitment and job satisfaction in the hospitals.

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GENDER ISSUES IN ORGANISATIONS: THEIR ADVERSE IMPACT ON THE CAREERS OF WORKING WOMEN: A CASE STUDIES

Sowmya. J¹

Abstract

Gender discrimination in organisations is not only inequitable but also hampers the development of the nation. Evidently no country can sustain its development if it underutilises the potential of women. Women face lot of barriers in terms of their career growth with respect to time constraints, work life balance, immobility at work etc. They still need to prioritise their family front when they have to take decisions on the career front. Gender-specific policies with emphasis on activities and resources beneficial to women may help in providing greater opportunities. But what is required is affirmative action in areas, such as, education, health and welfare to overcome entrenched discrimination caused by gender bias, denial of opportunities, lack of employers' trust in their capabilities and apprehension about not getting a fair deal. The national policy for empowerment of women, programmes and systems to ensure mainstreaming of women's perspectives in all developmental processes, both as agents and beneficiaries should be emphasised. It is time now to make a difference and change the mindset of the oppressively male-centric scheme of things and increase the socio-economic empowerment of women across regions and classes. But gender integration and promotion of a cohesive social framework requires active participation of all stakeholders in the development process including the society at large, government, educational institutions, premier technological institutions, voluntary agencies, policy makers and women themselves.

Keywords: Gender bias, gender discrimination, work life balance, women empowerment.

Introduction

Indian civilisation has given great value and honour to women. In ancient times, women's participation was very essential in performing religious rituals and their presence in all occasions, festivities etc. In the Muslim era, women's position had deteriorated as they were deprived of rights of equality with men; they were not allowed to go out freely. Women have various challenges relating to workplace discrimination, leadership, sexual harassment, childcare, child bearing issues, career progress, stress and health. In the Gandhian era, women gained back their freedom and distinguished themselves in various spheres of life as politicians, orators, lawyers, doctors, administrators and diplomats. They are not only entrusted with work of responsibility but also they perform their duties very honestly and sincerely. There is hardly any sphere of life in which women have not taken part and shown their worth. Women have also taken a leap in their roles by heading the family and becoming the breadwinners of the family. Women no longer accept or except the traditional family roles of their parents. Marriage and motherhood continue to be part of women's lives but women are remaking these family roles without giving up their self-identities. They are developing a sense of autonomy and are no longer uncritically responding to traditional patterns and institutions, delaying marriage, planning children, taking

jobs and heading families, indicate changes in the way woman are relating to marriage, to family and to themselves. Women exercise their right to vote, contest for Parliament and Assembly, seek appointment in public office and compete in other spheres of life with men

In spite of it, many women are suffering mental and physical tortures in their in-laws' houses, harassment at workplace and security issues in the society as a whole. Women are not allowed to live their dreams as they are suppressed to be the primary caretakers of young children in the family and carry on with the domestic chores of the house. They fare remarkably well in the difficult act of balancing their household and walking up the career ladder, this is how the status of Indian women is going down. Marriage and childbirth do change a lot for working women, often putting them at a huge disadvantage as opposed to their male colleagues. That's true of women all across the globe. But in a country like India, where there is so much sexual discrimination and male chauvanism, the challenges before working women are probably even greater. According to a report published in *The Economic Times*, there are 591.4 million women in India, out of which only 9.8 million are in the workforce. The annual attrition of women less than 30 years of age is 48 percent. Marriage is the biggest reason why women quit work before the age of 25, and childbirth or childcare is the biggest reason

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why women quit work before the age of 30. Polled by AVTAR Career Creators and FLEXI Careers India, the survey of more than 1,000 working women found that 53 percent said their homes and careers were equally important. Interestingly, 98 percent of women respondents demanded flexi-hours for work-life balance. When it came to priority, 28 percent felt their career came first while 19 percent felt prioritized home before their career, the survey noted. The remaining 53 percent felt both work and home were equally important. Women with more than six years of experience feel more satisfied with their professional lives as compared to those with lesser experience," the survey said. However, one in three women said they faced sexism at the workplace which was the highest across all the countries surveyed. The survey, titled "What women want @ work", was conducted across several countries.¹

According to the survey conducted by CATALYST on the Women CEOs of S&P 500 companies, the reports show that only 20 positions that is 4 percentage of women in CEO position in which only 1 is an Indian women holding CEO position which makes it to be 0.2 percentage, this proves that Indian women have to struggle between multiple roles to reach to the top cadre, during the journey of struggle she loses her energy and enthusiasm to make it to the top. Apparently all **Mission-critical jobs go to men as** Women are lagging far behind their male counterparts when it comes to landing the critical profit-and-loss (P&L) jobs that serve as grooming roles for future leaders. Many successful women end up in roles in human resources and investor relations that are important yet don't serve as a gateway to the top of the C-Suite. It is also stated in Catalyst analysis 2011 of financial results of fortune 500 companies that having leaders with diverse experiences and backgrounds often translates to financial success. That's largely due to the fact that women bring different skills than men and that can lead to more thoughtful deliberations about risk-taking and appealing to female Consumers. So Women have the potential and capability to be in the top position, they are multi tasking and service oriented and know the market trends better. But due to gender inequality their opinion may be suppressed or over looked where the male counter parts take the lead in giving suggestion and taking decisions.

Gender inequality arises when one sex believes that its strength or position is far better than the other, so many issues relating to inequality arises especially concerning women. Issues that usually lead to discrimination among women in workplace include her ability to rise in the ranking system due to many reasons such as inability to pursue career because of constraints at personal front like relocation due to marriage, conception, maternity break and motherhood in terms of taking care of the

child, relocation of the spouse and so on, because of which during hiring process men are hired rather than women with equal skills and experiences. In India family-rooted pulls get too strong, women get off the ramp. This could be a familiar story everywhere, but the twist lies here that unlike their counterparts in other countries like the US, Germany and Japan, almost all these Indian working women succeed in getting back to work in the shortest time, according to a study that has been reported in the *Times of India* on April 5, 2013.²

The study reveals a phenomenon that is absent in many other countries - *the daughterly guilt*. There are more women who quit their jobs for their parents' sake (80%) than for their children (75%). The *daughterly guilt* is as low as 30% in the US and 18% in Germany."Indians are reluctant about sending their elders to assistant homes. This is a culture that one finds only in India. This is one of the reasons why women with higher experiences quit.

Second reason found under the study is that women tend to abandon their careers after they have a baby. Interestingly, 63% of women surveyed say that difficulty in finding a domestic help is the reason why they had to stay off the ramp. Strikingly enough, the way a woman represents herself is another aspect that is taken into consideration for her up gradation in the professional field. The study states that even appearance is a critical element in up-ramping. In India, weightage is given to physical attractiveness and looks, including a youthful appearance as well as being slim and tall, the study says. Consequent sexual harassments related to this can be seen while women commute from work places back home or vice-versa due to differences in the work timings in Indian companies and MNCs.

Another very interesting thing to note is the number of working hours in MNCs. The working hours are more in MNCs, but promotion prospects too are high. Women are very serious about their career leading to steady growth in the number of women who want to remain single. There is another group who do not want to have children for the same reason. Inequality can be seen in employment benefits such as training a male worker is considered to be more productive when compared to a female worker. Ever wondered why millions of companies worldwide only have men as Presidents and CEOs? This is most probable because of the fact that there are invisible barriers that hinder the growth in ranks. In workplace strong leadership survives as women are still considered to be submissive, vulnerable, rigid and incompetent. They are prone to denial of access to developmental opportunities. They are doubted on their leadership abilities and this may lead to resistance to women in managerial positions.

“When women move forward, the family moves, the village moves and Nation moves” Nehru.

It is essential that women take charge of their own destiny and give shape to substantive roles in the present system. Women professional have to question their socio- cultural beliefs, their own needs to hold on the structured normative prescriptions and realistically assess their strengths, limitations and new challenges. They have to create new spaces, meaningful relationship in the family, work with other women & men given the reality of both social and professional role, women experience dilemmas, anxieties and stress. In an attempt to balance social & professional roles/demands they extend super human efforts and end up with high risk morbidity. Therefore, a shared perspective between women and men needs to be evolved in the social & professional life. Gender-specific policies with emphasis on activities and resources beneficial to women may help in providing greater opportunities because of the injustices against women. But what is required is affirmative action in areas, such as, education, health and welfare to overcome entrenched discrimination caused by gender bias so that the employers can bring in an overall transformation of their opinions about the employees. The employers often neglect women employees by denying them the opportunities which can be significant to their career growth, or at times show a lack of trust in their capabilities and apprehend about not getting a fair deal. Govt. support is quite essential for encouraging women entrepreneurs. Even though

Government has extended support by offering entrepreneurial programs, they are not effectively reaching the woman entrepreneurs in large scale. Hundred thousand women can be trained in trade related activities. Through constructive interaction with various R&D organisations like national research and development co-operation and department of science and technology and others, women can today develop new project ideas.

Organisations today offer technologies such as remote server access and videoconferencing which has made it easier to work from home. At the same time, more companies are prioritizing what an employee does, than where she does it from. Managing a home, children, and work is definitely not easy. It becomes more a 24/7 job and demanding , at the same time most working women don't find it easy to give it all up once their kids are born.

In order to decrease the maternal mortality rate and overcome Challenges faced by Women in terms of gender inequality, Government, Companies and society at large has to extend an unconditional support to women without any prejudices. A strong message should be spread across the country and overseas that Women should be given equal importance in all the walks of life be it social status or in family or at workplace without any prejudices about their capability confined to gender. Women can outperform and outshine if they are given enough freedom and opportunities like the opposite gender.

FINANCIAL INCLUSION IN INDIA: AN ANYLYSIS

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Abstract

Financial inclusion is widely recognized as one of the most important engines of economic development. Its contributions to GDP, individual, social welfare, business creation & expansion and especially Micro Small and Medium Enterprises (MSME). The benefits of financial inclusion for the poor are extremely significant. Indeed, access to formal financial institutions allows poor households to expand consumption, absorb disruptive shocks, manage risks and invest in durable goods, health and education. The Reserve Bank of India and Government of Indian has priorities over the years, through various initiatives like Nationalization of Banks, Expansion of Banks branch network, Lead Bank Scheme, Business Correspondent Model (BCs), Mobile banking, Aadhaar enabled banking accounts, e-KYC etc. This paper aims to understand the financial inclusion and its importance for overall development of society and nation's economy. This study focuses on approaches adopted by RBI and GOI towards achieving the ultimate goal of financial inclusion for inclusive growth in India and analyses of past years progress and achievements. The relevant data for this study has been collected from various research journals, articles, magazines, newspapers, reports of RBI, and online resources.

Keywords: Financial inclusion, Financial Exclusion, Banking, BC Model, Indian economy, RBI, GOI

Introduction

In India, financial inclusion has always been a priority, given the country's socialist beginnings. Since 1969, when banks were nationalized, the strategy for addressing the banking needs of the poor has been biased toward providing credit, neglecting other aspects, such as building a deposit base, promoting a savings culture, or extending the payment network. This credit drive was implemented in two ways:

- i. Directing a significant fraction of credit directly to credit-starved poor households and micro, small, and medium-sized enterprises (MSMEs) through priority sector targets for banks; and
- ii. Creating specialized entities, such as regional rural banks (RRBs) and cooperative banks. This policy has met with limited success, as banks find it difficult to reach the intended beneficiaries, instead meeting their priority sector targets by lending to other intermediaries, such as microfinance institutions (MFIs) that have emerged largely due to the failure of banks to promote financial inclusion.

However, over the last decade, India's financial inclusion agenda has seen a paradigm shift from an emphasis on credit to a more comprehensive approach toward financial services, particularly opening bank accounts and offering basic financial products such as insurance. This shift has been partly driven by the need to achieve other public policy goals, such as replacing product subsidies with

cash transfers, which requires beneficiaries to have bank accounts for expediting the transfers. The concern regarding growing macroeconomic imbalances, such as a fall in the rate of financial savings that partly reflects a lack of adequate penetration of bank branches, has also been a driver.

This new approach necessitates a change in the financial architecture of India's economy. Since bank account creation is an integral part of the agenda, banks must be more directly involved, as regulations mandate deposit taking as their exclusive domain. Their efforts also need to be supplemented by intermediaries, such as business correspondents. Moreover, access to a robust payment network warrants the entry of specialist payment banks. Thus, the new inclusion drive involves multiple entities, and further involves MFIs. Yet there is a need for balance: risks, such as stability, solvency, anti-money laundering, and combating the financing of terrorism, must be addressed through regulation, while also ensuring that such regulation does not stifle inclusion.

It is important to note that financially excluded households and microenterprises must deal entirely in cash yet are susceptible to irregular and uncertain cash flows. Moreover, due to lack of access to formal institutions, financially excluded segments have limited options for building assets or saving for their old age. The lack of savings and savings avenues forces them to

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approach informal sources of finance, which often charge 60%–100% in annual interest payments. Exposure to high rates of interest, and the inability to service such loans, ensures that these borrowers remain trapped in debt, exacerbating the cycle of poverty. The new agenda for financial inclusion seeks to address both of these long-standing concerns for India.

Dimensions of Financial Inclusion

Financial inclusion can be broadly defined as an economic state where individuals and firms are not denied access to basic financial services based on motivations other than efficiency criteria. The 2014 Global Financial Development Report (World Bank, 2014) identifies four major forms of financial exclusion, which are classified into voluntary and involuntary exclusion.

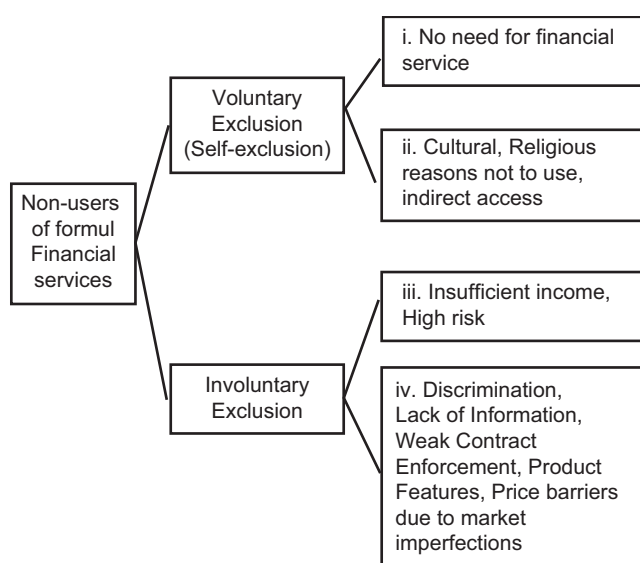


Fig. 1 : Financial Exclusion

i. Voluntary Exclusion

Voluntary exclusion refers to the segment of the population or firms that choose not to use financial services either because they do not need those services due to the lack of promising projects or because of cultural or religious reasons. Since this type of exclusion is not a direct consequence of market failure, little can be done to address it. Financial literacy or encouraging the entry of specialized financial institutions that offer financial products tailored to meet cultural and religious requirements. From a macro-economic view point, this exclusion is driven by a lack of demand. Some individuals or firms may be involuntarily excluded from the financial system because they do not have sufficient income or, in the case of the credit markets, have an excessive lending risk profile.

ii. Involuntary Exclusion

Involuntary exclusion is also not the result of market failure. A second category of involuntarily excluded entities consist of the segment of individuals and firms that are denied financial services as a result of government failures or market imperfections.

From a macro-economic perspective, the main objective for building an inclusive financial system should be, in principle, the minimization of the percentage of individuals and firms. In many developing economies, financial institutions are routinely faced with a number of barriers that lower their efficiency. For instance, because of various shortcomings in contract enforcement and a poor information environment, formal financial institutions in a number of developing economies are overcautious about extending loans to individuals or firms, especially small and medium enterprises (SMEs). Financial exclusion arising from incomplete/imperfect information may also arise in competitive markets.

The concept of financial inclusion should be approached through its dimensions. The financial inclusion encompasses three main dimensions, namely the outreach, usage, and quality of financial services. The outreach dimension refers to the (physical) ability to easily reach a point of service. According to the World Bank's Global Findex survey, of the 2.5 billion of individuals excluded from financial systems worldwide, 20 percent cite the distance to a point of financial service as being the main reason for not having an account with a formal financial institution. The shortage of physical points of financial services affects mostly the populations who live in rural areas, but in a number of countries this is the case for individuals living in urban areas as well. The usage dimension measures the use of financial services, while the quality dimension measures the extent to which financial services address the needs of the consumers.

Pradhan Mantri Jan-Dhan Yojana (PMJDY) Scheme

PMJDY is National Mission for Financial Inclusion to ensure access to financial services, namely Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance and Pension Services to the excluded sections i.e. weaker sections and low income groups. The deep penetration at affordable cost is possible only with effective use of technology. Account can be opened in any Bank Branch (or) Business Correspondent (Bank Mitra) Outlet. Special benefits under PMJDY Scheme are,

- Interest on Deposit
- No minimum balance required
- Easy transfer of money across India

- Access to Pension and Insurance Products
- Accidental Insurance Cover of Rs.1 Lakh
- Beneficiaries of Government Schemes will get Direct Benefit Transfer (DBT) in these accounts.
- The scheme provides life cover of Rs. 30,000/- payable on the death of the beneficiary, subject to fulfillment of the eligibility condition.
- After satisfactory operation of the account for 6 months, an overdraft facility up to Rs. 5000/- is available in only one account per household, preferably lady of the household.

Microfinance

Loans to poor people by Banks have many limitations including lack of security and high operating costs. As a result, microfinance has developed as an alternative to provide loans to poor people with the goal creating financial inclusion and equality.

Microfinance is defined as, financial services such as saving accounts, insurance funds and credit provided to poor and low income clients so as to help them to increase their income, thereby improving their standard of living. Microfinance services are provided mainly by two models involving credit linkage with Banks.

i. SHG Bank Linkage Programme (SBLP) Model

A Self Help Group (SHG) is a small group of 10 to 20 persons of rural poor who come together to mutually contribute to common fund for meeting their emergency needs. SHG - Bank Linkage Programme was introduced by NABARD in 1992. This Model involves the SHGs financed directly by the banking agencies viz., Commercial Banks (Public Sector and Private Sector), Regional Rural Banks (RRBs) and Co-operative Banks.

ii. MFI Bank Linkage Model

Under this model, Micro Finance Institutions (MFIs) avail bulk loans from Banks for on lending to SHGs and other small borrowers covered under microfinance sector.

Table - 1 : Major Milestones of Financial Inclusion in India

Year	Description
1935	Establishment of Reserve Bank of India (RBI)
1954	All India Rural Credit Survey Committee Report - Suggested Multi-Agency Approach for Financing the Rural and Agricultural Sector
1963	Formation of Agricultural Refinance Corporation
1969	Nationalization of Banks
1971	Mandatory System of Priority Sector Lending (PSL)
1975	Establishment of Regional Rural Banks (RRBs)
1982	Establishment of National Bank for Agricultural and Rural Development of India (NABARD)
1992	Launching of the Self-Help Groups (SHGs) Bank Linkage Programme
1998	NABARD sets a goal for linkage one million SHGs by 2008
2000	Establishment of Small Industries Development Bank of India (SIDBI) foundation for Micro Credit
2005	One million SHF linkage target achieved three years ahead of date 2006 committee on Financial Inclusion
2006	Committee on Financial Inclusion headed by Dr. C. Rangarajan
	Mangalam Village of Puducherry become the First Village to achieve 100 percent Financial Inclusion
2007	Proposed Billion Micro Finance Regulation introduced in Parliament
2008	Rangarajan Committee submitted its Final Report on Financial Inclusion to Union Finance Minister in January.
2011	Swabhiman Campaign (RBI)
2013	Unique Identification Number (AADHAR) and Direct Benefit Transfer (DBT) Scheme
2014	Pradhan Mantri Jan DhanYojana (PMJDY), National Mission on Financial Inclusion launched by Prime Minister on 28th August, 2014
2015	Approval of RBI to setup Payments Banks, MUDRA Bank

The above table states that SHG - Bank Linkage Programme (SBLP) and Pradhan Mantri Jan DhanYojana (PMJDY) are the major milestones of financial inclusion in India and it plays a major role in financial inclusion in India.

Objects of the Study

- To study the present scenario of financial inclusion in India.
- To analyze the current status of SHG - Bank Linkage Programme (SBLP) and Pradhan Mantri Jan DhanYojana (PMJDY).

Research Methodology

The present study based on secondary data. The data have been collected from NABARD, RBI reports, Journals, Magazines, Books, Newspapers and Websites. The period of study will be carried out from last six financial years from 2010-2011 to 2015-2016.

Data Analysis and Interpretation

Table - 2 : Position of Households Availing Banking Services

Households	As per Census 2001			As per Census 2011		
	Total number of households	Number of households availing banking services	Percent	Total number of households	Number of households availing banking services	Percent
Rural	138,271,559	41,639,949	30.11	167,826,730	91,369,805	54.44
Urban	53,692,376	26,590,693	49.52	78,865,937	53,444,983	67.77
Total	191,963,935	68,230,642	35.54	246,692,667	144,814,788	58.70

Source: <http://www.censusindia.gov.in/2011census/>

As per the census of 2011, more than 40 percent of the Indian population did not have access to banking facilities. The abovetable-II shows that a large population base is financially excluded both in urban and rural areas. Since low financial growth impedes economic growth, it was imperative for the government to initiate financial inclusion schemes that would alleviate poverty and reduce social inequity.

A similar such survey - World Bank Index Survey (2012) states that only 35% of Indian adults had access to a formal bank account and 8% borrowed from a formal financial institution in last 12 months. A comparison of key performance measures with global counterparts further builds on the point of financial deprivation.

Table - 3 : Number of branches of Scheduled Commercial Banks (SCBs) in India

Areas\Years	2010	2011	2012	2013	2014	2015
(i) Rural	32,529	33,923	36,546	39,816	45,293	48,557
(ii) Semi-Urban	21,022	23,089	25,834	28,546	31,530	33,766
(iii) Urban	18,288	17,629	18,879	19,935	21,532	23,036
(iv) Metropolitan	16,364	16,255	17,274	18,092	19,275	20,498
All India level of bank offices	88,203	90,896	98,533	106,389	117,630	125,857
Trend percentage	100.00%	103.05%	111.71%	120.62%	133.36%	142.69%
Actual increasing percentage	Base	3.05%	11.71%	20.62%	33.36%	42.69%

Source: <https://www.rbi.org.in/>

The above table-III indicates that the number of bank offices in India from 2010 to 2015, it clear from the above table that the number of bank offices have been increased since 2010 to 2015, the increasing trend is as 3.05 percent, 11.71 percent, 20.62 percent, 33.36 percent and 42.69 percent for the years 2010, 2011, 2012, 2013, 2014 and 2015 respectively.

Table - 4 : Number of ATMs of Scheduled Commercial Banks (SCBs) in India

Number of ATMs/Years	2010	2011	2012	2013	2014	2015
Off-site ATMs	29,073	34,377	48,141	58,254	76,676	92,191
On-site ATMs	31,080	41,268	47,545	55,760	83,379	89,061
Total number of ATMs	60,153	75,645	95,686	1,14,014	1,60,055	1,81,252
Trend percentage	100.00%	125.75%	159.07%	189.54%	266.08%	301.32%
Increasing Level of ATMs percentage	Base	25.75%	59.07%	89.54%	166.08%	201.32%

Source: <https://www.rbi.org.in/>

The above table-IV indicates that the total number of ATMs for the study period between 2010 and 2015, it shows that all the year the ATMs numbers are increasing in a good difference, the percentage of the increasing also very high for all the years, it evidence the growth percentage as 25.75 percent, 59.07 percent, 89.54 percent, 166.08 percent, and 201.32 percent, for the years 2010, 2011, 2012, 2013, 2014 and 2015 respectively.

**Table - 5 : Progress Report of Pradhan Mantri Jan Dhan Yojana (PMJDY)
(Accounts Opened as on 26.10.2016)**

(All Figures in Crores)

Bank Name	Rural	Urban	Total	No of Rupay Cards	Aadhaar Seeded	Balance in Accounts	% of Zero-Balance Accounts
PSBs	11.32	8.85	20.17	15.65	11.14	35754.42	23.53
RRBs	3.69	0.6	4.29	2.94	1.96	7541.98	20.41
PVTsBs	0.53	0.34	0.86	0.8	0.36	1570.89	36.27
Total	15.53	9.78	25.32	19.39	13.47	44867.28	23.44

Source: <http://www.pmjdy.gov.in/>

The above table-V states that Progress of Pradhan Mantri Jan Dhan Yojana (PMJDY) plays a major milestone towards financial inclusion. It can be observed that out of the three sector banks, Public Sector Banks (PSBs) opened majority of accounts i.e. 11.32 Crore in the rural areas and 8.85 Crore in the Urban areas followed by the Regional Rural Banks (RRBs) also opened 3.69 Crore in rural and 0.6 Crore in urban areas. But when compared with PSBs and RRBs, the Private Sector Banks (PVTsBs) opened accounts are very low i.e. 0.53 Crore in rural and 0.34 Crore in urban areas. In terms of Balance in Accounts also majority share is PSBs followed by RRBs and PVTsBs.

On comparison of Percentage of Zero Balance Accounts the PSBs (23.53) followed by RRBs (20.41). But in the PVTsBs have 36.27 percent of the accounts are Zero Balance Accounts. It is high when compared with PSBs and RRBs.

Overall Progress under PMJDY, 25.32 Crore Accounts Opened. In that majority accounts i.e. 15.53 Crore opened in rural and 9.78 Crore opened in the urban areas. In terms of No. of Rupay Cards issued to the accounts are 19.39 Crore, AADHAAR seeded accounts are 13.47 Crore and Balance in the accounts are 44,867.28 Crore and overall percentage of Zero Balance accounts are 23.44 percent.

Table - 6 : Savings Accounts of SHGs with Banks during 2010-11 to 2015-16

Year	Number of SHGs (Lakhs)				Amount (Crore)			
	Total SHGs	Percent	Out of which under NRLM/SGSY	Percent	Total SHGs	Percent	Out of which under NRLM/SGSY	Percent
2010-11	74.62	7.30	20.23	19.40	7016.30	13.20	1817.12	40.60
2011-12	76.60	6.70	21.23	5.00	6551.41	-6.70	1395.25	-23.20
2012-13	73.18	-8.10	20.47	-3.60	8217.25	25.40	1821.65	30.60
2013-14	74.30	1.53	22.62	10.46	9897.42	20.45	2477.58	36.01
2014-15	76.97	3.59	30.52	34.92	1059.84	11.74	4424.03	78.56
2015-16	79.03	2.68	34.57	13.27	13691.39	23.79	6244.97	41.16

Source: <https://www.nabard.org/>

The above table-VI represents the Saving Accounts of SHGs. The number of SHGs has increased from 74.62 to 79.03 Lakhs during the period of 2010-11 to 2015-16, Further the Amount of Saving Accounts of SHGs has increased trend from 7016.30 to 13691.39 Croreduring the period of 2010-11 to 2015-16. Similarly under SGSY also increased in terms of SHGs and Amount during the period of 2010-11 to 2015-16.

Table - 7 : Bank Loans Disbursed to SHGs during 2010-11 to 2015-16

Year	Number of SHGs (Lakhs)				Amount (Crore)			
	Total SHGs	Percent	Out of which under NRLM/SGSY	Percent	Total SHGs	Percent	Out of which under NRLM/SGSY	Percent
2010-11	11.96	-24.60	2.41	-9.90	14547.73	0.01	2480.37	12.80
2011-12	11.48	-4.00	2.10	-12.90	16534.77	13.70	2643.56	6.60
2012-13	12.20	6.30	1.81	-13.80	20585.36	24.50	2207.47	-16.50
2013-14	13.66	12.02	2.26	24.56	24017.36	16.67	3480.60	57.67
2014-15	16.26	19.03	6.43	184.50	27582.31	14.84	9487.69	172.58
2015-16	18.32	12.67	8.16	26.91	37286.90	35.18	16785.78	76.92

Source: <https://www.nabard.org/>

The above table-VII represents the Bank Loans Disbursed of SHGs. The number of SHGs has increased from 11.96 to 18.32 Lakhs during the period of 2010-11 to 2015-16, Further the Amount of Bank Loans Disbursed of SHGs has increased trend from 14547.73 to 37286.90 Croreduring the period of 2010-11 to 2015-16. Similarly under SGSY also increased in terms of SHGs and Amount during the period of 2010-11 to 2015-16.

Table - 8 : Bank Loans Outstanding against SHGs during 2010-11 to 2015-16

Year	Number of SHGs (Lakhs)				Amount (Crore)			
	Total SHGs	Percent	Out of which under NRLM/SGSY	Percent	Total SHGs	Percent	Out of which under NRLM/SGSY	Percent
2010-11	47.87	-1.30	12.86	3.40	31221.17	11.40	7829.39	25.20
2011-12	43.54	-9.00	12.16	-5.40	36340.00	16.40	8054.83	2.90
2012-13	44.51	2.20	11.93	-1.90	39375.30	8.40	8597.09	6.70
2013-14	41.97	-5.71	13.07	9.55	42927.52	9.02	10177.42	18.38
2014-15	44.68	6.46	18.46	41.24	51545.46	20.06	19752.74	94.08
2015-16	46.73	4.59	21.91	18.69	57119.23	10.81	26610.16	34.72

Source: <https://www.nabard.org/>

The above table-VIII represents the Bank Loans Outstanding against of SHGs. The number of SHGs has slight decreased from 47.87 to 46.73 Lakhs during the period of 2010-11 to 2015-16, Further the Amount of Bank Loans Disbursed of SHGs has increased trend from 31221.17 to 57119.23 Croreduring the period of 2010-11 to 2015-16. Similarly under SGSY also increased in terms of SHGs and Amount during the period of 2010-11 to 2015-16.

Statement of The Problem

Financial Inclusion is a national priority of the Government as it is enabler for inclusive growth. Financial Inclusion is an important as it provides avenue to the poor for bringing their savings into the formal financial system, an avenue to remit money to their families in villages besides taking them out of the clutches of the usurious money lenders. The efforts to include the financially excluded segment of the society are not new. Hence the present study is undertaken to know the financial inclusion position, review the major milestones of financial inclusion in India and also analyze the progress of SHG – Bank Linkage Programme (SBLP) and Pradhan Mantri Jan Dhan Yojana (PMJDY) towards financial inclusion in India.

Major Importance Of Financial Inclusion

- Access to financial services enables the poorest and most vulnerable in society to step out of poverty and reduces the inequality in society.
- Financial inclusion not only helps individuals and families, but collectively it develops entire communities and can help drive economic growth.
- Financial inclusion is about enabling and empowering people and communities.
- Enabling people to have the ability and tools to manage and save their money.
- Empowering people with the skills and knowledge to make the right financial decisions.
- Participation within the financial system leads to all kinds of individual benefits.
- Ability to start and grow a business, which gives people an opportunity through micro-financing schemes for example to better long term prospects.
- Being able to pay for an education for children, which in turn enables a new generation of educated and informed individuals.
- The ability to handle uncertainties that require ad hoc and unexpected payments or 'financial shocks'.
- Financial inclusion through access to an account, savings and a payment system enables potential and empowers men, women and whole communities. This in turn promotes.

- Investment within the community, provides jobs and again research shows that employment boosts status, income and ones outlook on life. Collectively this helps to invigorate economies.
- Equality both within the community and within families.

Suggestions and Recommendations

Financial inclusion is still a long road ahead. Innovations in the field of branchless banking and banking business model are making their way towards this goal. Recent exploration suggests that product plays a very important role in creating a financially inclusive ecosystem. If we observe the innovations happened around the world in financial inclusion, we can easily say that below factors are main criteria for making financial inclusion a success:

Following suggestions are to be implemented in India for enhancing the Financial Inclusion:

- Banks should focus more on products which should be simple, affordable, and should have high utility.
- Government should increase number of banks branches in remote areas.
- RBI should frequently check whether the financial products are actually utilized by customer effectively, if not, it should analyse the reasons.
- Banks should do regular surveys in villages for understanding the financial needs of the people.
- Non-Governmental Organisations and other not for profit organisation/social organisations etc. maybe involved more to propagate the financial services to the remote and non-accessible areas.
- Banks should allow customers to provide feedback about the product services.
- RBI should allow service providers to provide better mobile banking products at affordable price.
- Micro Finance Organisations/Non-Banking Financial Organisations may be given permissions to do limited financial services in remote areas.
- Enlist many intermediaries/agents with incentives to facilitate popularising financial products in remote areas.
- Opening of Bank Accounts without minimum balance condition should be allowed at all branches and places also simplify the procedure of opening the bank account. No introduction/security to be insisted.
- Opening Bank Branches in remote and rural areas should be liberalised by RBI.
- Institutionalise the agency system that can bring the bank services at the door step of customer on a commission basis like commission agents/daily collectors etc., authorised by Banks.

- Telecom Service providers and Banks should together workout and implement Mobile Banking simple solutions.
- Financial Inclusion should be taken as a business prospect rather than compulsion so that probable business opportunity can be utilized by tapping and targeting untapped and unorganized market.
- The RBI and commercial banks should plan a coordinated campaign in partnership with the trainers and professional to educate customers about the basic financial products, services and offerings.
- For building customer awareness E-banking and M-banking training and education programme should be conducted.
- RBI should allow entrepreneurs to invest in new product innovation in financial innovation.
- Mobile Banking should be encouraged/incentivised as a smart way of sending and depositing money in rural areas.
- There should be special discounted charges for banking services in rural areas like telephone calls originating in rural telephones. For example the interest charges in rural areas should be less than that of urban. Similarly the saving bank account in rural can be given more interest than in urban. The additional burden on account of this should be met from a separate fund like USO fund in Telecom.

Financial inclusion enhances the economy. It will grow faster and will be more stable. It will increase the quality of life of the people of the country and also ensure an orderly growth. It will also reduce the gap between the rich and the poor. This is what Mahatma Gandhi visualised our India should be.

Conclusion

Financial inclusion is not a one-time effort, it is an ongoing process. It is a huge project which requires concerted and team efforts from all the stakeholders like the Government of India, RBI, financial institutions, the regulators, the private sector and the community at large. From the sporadic attempts of today dispersed across the nation, it should gather momentum and grow in geometric proportions and develop into a focused and effective movement. If this is to be achieved, it requires the passionate involvement, dedication and commitment of all stakeholders. It requires a major mindset change in the minds of every individual involved - banker, bureaucrat, and regulator. Therefore, creating awareness at all levels. At the same time, the role of technology in the whole scenario cannot be undermined either. It has to be admitted that today, more than ever before, technology plays a vital role in bringing about integration in society of all social and economic classes.

Accessibility, affordability, appropriateness and benefits determine how deep financial inclusion penetrates the social fabric of the village. Financial inclusion can empower even the poorest person and bring about a dramatic change in his fate.

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CHALLENGES AND CONSTITUTIONAL PROVISIONS FOR WOMEN EMPOWERMENT IN INDIA

K. MADHAVA RAO¹

Abstract

Women empowerment in India is a challenging task as we need to acknowledge the fact that gender based discrimination is a deep rooted social malice practiced in India in many forms since thousands of years. India with its diversity and rich heritage has an ugly side to it. If women have been worshipped as Goddess, there has been "sati" too. A silent witness, the oppressed women have come a long way. Though the situation has improved some facts (education rate, sexual harassment among others) are daunting. Formulating laws and policies are not enough as it is seen that most of the times these laws and policies just remain on paper. The ground situation on the other hand just remains the same and in many instances worsens further. Addressing the malice of gender discrimination and women empowerment in India is long drawn battle against powerful structural forces of the society which are against women's growth and development. Many women have broken the barriers and we would still witness a lot more. To help women is to help society. And through this journey of women empowerment our nation will achieve its dream. The dream of reviving its past glory .To become the "golden peacock" again. Time for action to end violence against women" and this is very crucial for India. Empowerment of any section of a society is a myth until they are conferred equality before law. The foundation of freedom, justice and fraternity is based on the recognition of the inherent dignity and of equal and inalienable rights to all the members of the society. This paper attempts to analyze the status of Women Empowerment in India and highlights the Challenges and Issues of Women Empowerment.

Keywords: *Worshipped, Discrimination, Women Empowerment, Inherent, Golden Peacock, Etc.*

Introduction

Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban/rural), educational status, social status (caste and class), and age. Policies on women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors, including health, education, economic opportunities, gender-based violence, and political participation. However, there are significant gaps between policy advancements and actual practice at the community level.

One key factor for the gap in implementation of laws and policies to address discrimination, economic disadvantages, and violence against women at the community level is the largely patriarchal structure that governs the community and households in much of India. As such, women and girls have restricted mobility, access to education, access to health facilities, and lower decision-making power, and experience higher rates of violence. Political participation is also hindered at the Panchayat (local governing bodies) level and at the state and national levels, despite existing reservations for women.

The impact of the patriarchal structure can be seen in rural and urban India, although women's empowerment

in rural India is much less visible than in urban areas. This is of particular concern, since much of India is rural despite the high rate of urbanization and expansion of cities. Rural women, as opposed to women in urban settings, face inequality at much higher rates, and in all spheres of life. Urban women and, in particular, urban educated women enjoy relatively higher access to economic opportunities, health and education, and experience less domestic violence. Women (both urban and rural) who have some level of education have higher decision making power in the household and the community. Furthermore, the level of women's education also has a direct implication on maternal mortality rates, and nutrition and health indicators among children.

Women empowerment generally has five components: firstly, women's sense of self worth; secondly, their right to have the power of control their own lives, both within and outside home; and lastly, their ability to influence the direction of social change to create a just social and economic order nationally, internationally and universally. Educational attainment and economic participation are they key constituents in ensuring the empowerment of women. Other changes in women's mobility and social interaction and changes in intra-household decision-making are necessary. They equal to men in all aspects. Women are more perfectionists in the power to create,

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nurture and transform. In India, the empowerment process has already begun. We are now witnessing a steady improvement in the enrolment of women in schools, colleges and even in profession institutes. Twenty-six laws have been enacted so far to protect women from various crimes. Women Empowerment is most vital system to strengthen the future of women in India. It is a systematic approach which needs to develop more seriously in India. The Government of India came up in the new millennium by declaring the year 2001 as "Women's Empowerment Year" to focus on a vision where women are equal partners like men .

This process has been further accelerated with some sections of women becoming increasingly self-conscious of their discrimination in several areas of family and public life. They are also in a position to mobilize themselves on issues that can affect their overall position. Empowerment would become more relevant if women are educated, better informed and can take rational decisions. A woman needs to be physically healthy so that she is able to take challenges of equality.

Women's Empowerment

Empowerment refers to increase the spiritual, political, social, or economical strength of individuals and communities. It often involves the empower has to develop confidence in their own capacities.

Human freedom

Expanding human freedom entails expanding human liberties, opportunities, and capabilities. Deprivations in human freedom entail not only the denial of civil and political liberties, but also are associated with hunger, poverty, untreated illnesses, and premature mortality. A human rights perspective highlights the importance of processes and policies that expand human freedoms and capabilities by respecting, protecting, and fulfilling individual choices and enabling people to achieve what they value.

Universalism and equality

Human rights are inclusive in character and apply to all people everywhere on an equal basis. This principle recognizes the equal dignity and worth of all human beings. All people should be treated fairly and in a consistent and equitable manner.

The multi-dimensional character of well-being

Human rights for the life, survival, integrity, and development of the person include rights to liberty, security, and well-being. These rights reflect the principles of interdependence and indivisibility in the sense that achievement of all human rights should be given equal priority and urgent consideration.

Transparency, participation, and empowerment

In order to expand freedoms and capabilities, development processes and policies must respect human rights and entitlements. The principles of transparency, participation, and empowerment can help to ensure that development institutions are responsible and accountable, and that people are fully informed, influential, and vested in the decision-making processes that affect their lives.

Responsibility and accountability

Individuals, organizations, and governments have responsibilities to respect, promote, and fulfill all human rights for all. Governments have particular responsibilities and are accountable for respecting, promoting, and fulfilling internationally recognized human rights obligations. (*Source: Moser and Norton 2001.*)

Women Empowerment- Still an Illusion of Reality:

Notwithstanding the remarkable changes in the position of women in free India, there is still a great divergence between the constitutional position and stark reality of deprivation and degradation. Whatever whiff of emancipation has blown in Indian society, has been inhaled and enjoyed by the urban women, their population belonging to the rural areas are still totally untouched by the wind of changes. They still have been living in miserable conditions, steeped in poverty, ignorance, superstition and slavery. There still exists a wide gulf between the goals enunciated in the Constitution, legislations, policies, plans, programmes and related mechanisms on the one hand and the situational reality on the status of women in India, on the other. The human rights scenario in the country continues to be dismal and depressing. Women are being brutalized, commodified, materialized and subjected to inhuman exploitation and discrimination. Although, gender discrimination has been banned by the Constitution and women have been guaranteed political equality with men, yet there is a difference between the constitutional rights and the rights enjoyed in reality by women. Even after half a century of independence, barring a few exceptions, women have mostly remained outside the domain of power and political authority.

Although they constitute about half of the citizen and over the years their participation by way of voting has increased, yet their participation and representation in law making and law implementing bodies are not very satisfactory. No doubt the 73rd and 74th constitutional amendment acts have provided access to women in the decision making process at the grass-root level but their representation in the Parliament and state legislatures is woefully poor. Insecurity does not allow the women leaders to identify leadership at the grass-root level. In

politics when a man proposes, they themselves depose. In reality women representatives are ornamental in nature and political consciousness is found lacking among them. They are affected by the caste and class divisions, feudal attitudes, patriarchal nature of the family and village-social, environmental, ethnic, religious separatism and the like. They are members on record only. Allegedly, they are not consulted while taking decision. Thus, women representatives are not free from male dominance in the village administration and no significant change in the power equal is observed in the villages.

In these days of scam-ridden politics, the increasing role of money and mafia in elections keeps most of the women away from politics. Increasing violence and vulgarity against them intimates women and consequently they prefer to stay out of politics.

Why Empowerment

Unless society accepts gender equality as a fundamental principle of human existence all efforts will only partially bear results. Gender sensitization and gender training is primary need of the hour. The struggle of gender equality should be carried at every level and it should overcome the barriers of caste, class, race and religion. We have to accept the fact that things are not going to change overnight but because of this we cannot stop taking action either. At this juncture the most important step is to initiate ground level actions however small it might seem. The ground level actions should be focused towards changing the social attitude and practices prevalent in the society which are highly biased against women. This can be initiated by working with the women at the root level and focusing on increasing women's access and control over resources and increasing their control over decision making.

Further working on the aspect of enhanced mobility and social interaction of women in the society would positively influence all round development and empowerment of women in India. National Commission of women was created in 1992 and Convention of elimination of all forms of discrimination against women was ratified in 1993. Apart from the laws and policy formulations the violence against women can be only tackled through attitudinal change that need to take place in the family, in the society and the female members of the society as well. Only this attitudinal change and proactive action against violence by every single individual will help in galvanizing the slumbering structures of the government and society towards further concrete steps and action. Today there are lot of things that is happening in the name of women empowerment in India and lot of resources are spent in this direction. Keeping this in mind it is crucial to have a reality check on what is happening on paper and what is the actual ground situation.

Issues to Be Tackled

There are quite a large number of issues which need to be addressed to streamline the existing women empowerment programs in India as well as initiating actual work at the ground level. Women make up to 52% of country's population but their living conditions are very tough and torturous. To initiate measurable actions at ground level, education of women should be given top priority and female literacy program need to be enforced across the country. Further to improve the socioeconomic conditions women need to be trained and better equipped for taking informed decisions. The real change will be only visible when social attitudes and norms change. Here inclusive programmers involving the men are the need of the hour. This will be helpful for working out adjustments and sharing of gender based specific performance or tasks which are currently overburdening the women to no end. Unless we improve the ground level living standards of women in India we might not be able to influence their empowerment in any other possible way. Various issues that need to be addressed for improving overall conditions of the women in India include making access to affordable cooking fuel for rural women, providing safe drinking water, sanitation, increasing decision making capacity among women, providing equal wages as that of men, ending their exploitation, improving the political participation of women, eradicating poverty among women, increasing the security of women who are engaged in agriculture as daily wage workers, providing affordable healthcare and nutrition and managing the risk of unwanted pregnancies, HIV infections and sexually transmitted diseases.

1. Ending Gender Inequality and Gender Bias

It has to be understood that unless we change the basic social attitude which cultivates gender inequality and gender bias we would not be able to achieve much in terms of women empowerment in India. There are many laws and there have been many amendments that have been carried out to end the discrimination against women and empower women in all aspects of life. Gender equality is enshrined in Indian constitution and constitution empowers the state to end the gender based discrimination against women. There is reservation of seats in local bodies and municipalities and another law is being envisioned for reservation in parliament. But the sad part is that all these laws and amendments have become toothless as the fundamental problems lies in the attitude of the society which is highly biased against women. Now what is the solution? The only solution is for women to come together as a unifying force and initiate self empowering actions at the ground level. Let it happen even if it is at a slow pace initially

but it must happen despite however small the initial steps might look like. So the connection is very clear. Once we work towards self empowerment through small number of infinite actions, we become aware of the ground realities and then we can think about taking further recourse towards changing the mindset of the society which fosters gender inequality and bias.

2. Ending Violence against Women

When we talk about women empowerment in India the most important aspect that comes into the mind is the attitude of the society towards women. Women are still considered as burden and liabilities. They are also considered as properties. These kinds of attitudes give birth to the evil of violence against women. Women empowerment in India is not possible unless violence against women is eradicated from the society. National Commission of women was created in 1992 and Convention of elimination of all forms of discrimination against women was ratified in 1993. Apart from the laws and policy formulations the violence against women can be only tackled through attitudinal change that need to take place in the family, in the society and the female members of the society as well.

Only this attitudinal change and proactive action against violence by every single individual will help in galvanizing the slumbering structures of the government and society towards further concrete steps and action. Unless society accepts gender equality as a fundamental principle of human existence all efforts will only partially bear results. Gender sensitization and gender training is primary need of the hour. The struggle of gender equality should be carried at every level and it should overcome the barriers of caste, class, race and religion.

3. Co operation among Women

To reemphasize once again, women's empowerment cannot take lace unless women come together and decide to self-empower themselvesd Self empowerment should be all round in nature. Once this happens then we can think about galvanizing the system towards the direction of better health facilities, nutrition and educational facilities for women at a very large scale. Self empowerment can begin by addressing day to day issues faced by individual women and tackling them with a mindset of improving the overall living conditions of women at every level and strata of the society. A movement has to be build which awakens the individual self in each and every woman for creative and generative action.

In this regard progressive and resourceful women in the society need to come forward to help their less privileged sisters in as many ways as possible. This shall help us sow the seed for real women empowerment in India. Women empowerment in India is a challenging task as we need to acknowledge the fact that gender based discrimination is a deep rooted social malice practiced in India in many forms since thousands

Status of Women Empowerment

The status of Women Empowerment cannot be visualized with single dimension rather multidimensional assessment in terms of various components of women's life and their status would bring a clear conception. So, this paper tries to give a basic idea about the condition and status of women in terms of employment, education, health and social status. Before going to elaborate separately let us have a quick view of the overall status of women in terms of gender gap index prepared by World Economic Forum in 2012.

Table - 1 : Details of Gender Gap Index – 2012 (Out of 135 Countries)

Gender gap sub-indices	India		Srilanka	
	Rank	Score	Rank	Score
Economic participation and opportunity	123	0.4588	105	0.5596
Educational attainment	121	0.8525	108	0.9946
Health and survival	134	0.9612	1	0.9796
Political empowerment	17	0.3343	22	0.3151
Overall index	105	0.6442	39	0.7122

Source: World Economic Forum (2012) *Global Gender Gap Index – 2012*

Reasons for the Empowerment of Women in India

- Today we have noticed different Acts and Schemes of the central Government as well as state Government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare.
- Women are found to be economically very poor all over the India. A few women are engaged in services and other activities. So, they need economic power to stand on their own legs on par with men. Other hand, it has been observed that women are found to be less literate than men.
- According to 2001 census, rate of literacy among men in India is found to be 76% whereas it is only 54% among women. Thus, increasing education among women is of very important in empowering them. It has also noticed that some of women are too weak to work. They consume less food but work more.
- Therefore, from the health point of view, women folk who are to be weaker are to be made stronger. Another problem is that workplace harassment of women.
- There are so many cases of rape, kidnapping of girl, dowry harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity.
- To sum up, women empowerment cannot be possible unless women come with and help to self-empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women.

Women Empowerment Challenges in India

There are several constraints that check the process of women empowerment in India. Social norms and family structure in developing countries like India, manifests and perpetuate the subordinate status of women. One of the norms is the continuing preference for a son over the birth of a girl child which is present in almost all societies and communities. The society is more biased in favor of male child in respect of education, nutrition and other opportunities. The root cause of this type of attitude lies in the belief that male child inherits the clan in India with an exception of Meghalaya. Women often internalize the traditional concept of their role as natural thus inflicting an injustice upon them. Poverty is the reality of life for the vast majority women in India. It is another factor that poses challenge in realizing women's empowerment.

There are several challenges that are plaguing the issues of women's right in India. Targeting these issues will directly benefit the empowerment of women in India.

Education

While the country has grown from leaps and bounds since independence where education is concerned the gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field.

Poverty

Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps.

Health and Safety

The health and safety concerns of women are paramount for the wellbeing of a country and are an important factor in gauging the empowerment of women in a country. However there are alarming concerns where maternal healthcare is concerned.

Professional Inequality

This inequality is practiced in employment and promotions. Women face countless handicaps in male customized and dominated environs in Government Offices and Private enterprises.

Morality and Inequality

Due to gender bias in health and nutrition there is unusually high morality rate in women reducing their population further especially in Asia, Africa and china.

Household Inequality

Household relations show gender bias in infinitesimally small but significant manners all across the globe, more so, in India e.g. sharing burden of housework, childcare and menial works by so called division of work.

Constitutional Provisions for Empowering Women in India

- Equality before law for all persons (Article-14).
- Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth (Article 15(1)).
- However, special provisions may be made by the state in favors of women and children Article 15(3).
- Equality of opportunity for all citizens relating to employment or appointment to any office under the state (Article 16).

- State policy to be directed to securing for men and women equally the right to an adequate means of livelihood (Article 39(a); (v) equal pay for equal work for both men and women (Article 39(d)).
- Provisions to be made by the state for securing just and humane conditions of work and maternity relief (Article 42).
- Promotion of harmony by every citizen of India and renouncement of such practices which are derogatory to the dignity of women Article 51A (e).
- Reservation of not less than one-third of total seats for women in direct election to local bodies, viz; Panchayats and Municipalities (Articles 343(d) and 343 (T)).

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INFLUENCE OF MULTIPLE INTELLIGENCE ON MANAGERIAL COMPETENCY

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Abstract

This article aimed at fusing to an inter-related proposition. The managerial competency is influenced by multiple intelligence or not. Business people and employers are hardly trying to find out some approaches to manage human capital. This article bases 'Dr. Howard Gardner's multiple intelligence theory' (Frames of mind 1999) where verbal and linguistic intelligence related to managerial communication, logical-mathematical intelligence have any relation with problem solving skill and technical know-how of a manager, kinesthetic and bodily intelligence leads to any leadership performance. This article tries to elaborate the theoretical framework of multiple intelligences and its relation with managerial competency on different angles.

Key Words: *Intelligences, multiple intelligences, managerial competency, MI theory, Organization etc.*

Introduction:

Howard Gardner's theory of multiple intelligences has created a new understanding of Intelligence. It also emphasizes the importance of understanding what intelligence really is, and it's forced us to question the way we perceive intelligence. By breaking free of the limits of logical and linguistic intelligence, the MI model introduces a broader perspective and better appreciation for all the ways that people can deliver value. Equipping the leaders with a variety of intelligences, like those proposed by Gardner (1983, 1999), might create an ideal or perfect leader.

Every organization has their own goals and objectives to be achieved and they hardly depend on the basic resources man, materials and money. The man, the human resources have inevitable role in organizations performance and success. So the competency of a manager/employee is critical in this context. Due to globalization competition is not at all with products, it is between people. The manager who runs the organization perfectly is the key to success; he makes plans, decisions and organizing the optimal resources and also leads the human Potential to attain the organizational goals. He achieves all above through his competencies which directly associated with multiple intelligences.

"Managerial competencies refer to the set of competencies namely; success factors which include the key behaviors required for excellent performance in a managerial role and provide road map for the range of behaviors that produce excellent performance".(Schoonover, Nemerov& Ehly, 2000).

In the real life, nobody is perfect and finding the individuals with all the intelligences can be regarded as a never ending journey. All the human intelligences; linguistic, spatial, kinesthetic, musical, mathematical, interpersonal, intrapersonal, naturalist and spiritual intelligences, are conceptualized to be ingrained among the individuals but at different combination and different intensity. Some people have higher level of interpersonal intelligence but lower spiritual Intelligence. There are a number of factors that might influence the development of these intelligences among the managers such as family background, education level, affiliation with social establishment, and others.

The present study is intended to examine the extent to which the nine multiple intelligence dimensions of contribute to the managerial and leadership competencies among the students so that the required intelligences for leaders can be identified and nurtured so that the ideal future leaders can be prepared.

Objectives of the study:

1. To understand the theoretical aspects of multiple intelligence and managerial competency.
2. To know the influence of multiple intelligence on managerial competency.

Methodology:

Descriptive research is used for this paper. Two theories are described were the managerial competency and multiple intelligence and their relationships. Secondary information's from the previous researches are used for

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understanding the influence of multiple intelligence on managerial competency.

Review of Literature:

The Theory of Multiple Intelligences

The Theory of Multiple Intelligences In 1983, Howard Gardner published *Frames of Mind: The Theory of Multiple Intelligences*, in which he provided extensive research to support his contention that human intelligence is multifaceted rather than singular. Gardner (1999) defines intelligence as, "a bio-psychological potential to process information that can be activated in a cultural setting to solve problems or create products that are of value in a culture" (p. 34). To qualify as an intelligence in Gardner's MI theory, each ability has to meet a range of criteria: the potential for isolated breakdown of the skill through brain damage; the existence of savants, prodigies, and other exceptional individuals with this ability; support from psychological training studies and from psychometric studies, including correlations across tests; evolutionary plausibility; and a distinct developmental history culminating in a definable set of end state performances. In addition, each intelligence has to have an identifiable core operation or set of operations, as well as susceptibility to coding in a symbol system (e.g., language, mathematics, picturing, or musical notes) (Feldman, 1998).

The eight intelligences identified by MI theory are Linguistic, Logical-mathematical, Spatial, Kinesthetic, Musical, Naturalist, Interpersonal and Intrapersonal. Each intelligence has its own memory system with cerebral structures dedicated to processing its specific contents (Gardner, 1993). Each of the intelligences is comprised of a complex set of specific skills that embody both convergent problem-solving as well as divergent thinking abilities. The convergent problem-solving skills associated with the Linguistic and Logical-mathematical intelligences are those that are most valued in the typical classroom while the divergent thinking aspects of "non-academic" intelligences are least appreciated or even disparaged (Musical, Kinesthetic, Naturalist, etc.)

Linguistic and Logical-mathematical intelligences are most often associated with managerial accomplishment. The core features of Linguistic intelligence include the ability to use words effectively for reading, writing and speaking. Linguistic skill is important for providing explanations, descriptions and expressiveness. Gardner describes the poet as the epitome of Linguistic ability. Other career fields requiring skill in this area include teaching, journalism, and psychology. Convergent aspects of Linguistic intelligence assessed by standard intelligence tests include vocabulary and reading comprehension. Activities requiring divergent thinking

include storytelling, persuasive speech, creative writing and managerial communication.

Logical-mathematical intelligence involves skill in calculations as well as logical reasoning and problem-solving. People strong in this intelligence are usually the ones who are described as being "smart" (e.g., mathematicians, philosophers, logicians and technocrats). Logical-mathematical intelligence is required for multi-step, complex problem-solving and mental math. Most IQ tests assess a person's ability to reason and problem-solve quickly but do not examine divergent and reflective aspects of Logical-mathematical intelligence, such as the identification of novel problems or the generation of new and worthy questions.

Musical intelligence includes sensitivity to pitch, rhythm, and timbre and the emotional aspects of sound as pertaining to the functional areas of musical appreciation, singing, and playing an instrument. A composer requires significant skill in many aspects of this intelligence—especially involving creative musical thinking. On the other hand, musical careers (e.g., instrumentalist, vocalist) generally require more circumscribed abilities that emphasize technical skill rather than creative output.

The Kinesthetic intelligence highlights the ability to use one's body in differentiated ways for both expressive (e.g., dance, acting) and goal-directed activities (e.g., athletics, working with one's hands). Well-developed kinesthetic ability for innovative movement is required for success in professions such as choreography, acting, and directing movies or plays. Precision, control, and agility are the hallmarks of athletes such as karate masters, professional soccer players, and gymnasts.

Spatial intelligence includes the ability to perceive the visual world accurately and to perform transformations and modifications upon one's own initial perceptions via mental imagery. Functional aspects of spatial intelligence include artistic design, map reading, and working with objects. Visual artists and interior designers exemplify creative spatial thinking, and a successful architect will need both the creative abilities as well as technical accomplishment. An automobile mechanic or engineer, on the other hand, does not need creative and artistic abilities to find the solution to a malfunctioning engine.

A person strong in the Naturalist intelligence displays empathy, recognition, and understanding for living and natural things (e.g., plants, animals, geology). Careers requiring strong Naturalist skills include farmer, scientist, and animal behaviorist. Skilled scientists use pattern recognition to identify an individual's species classification, create taxonomies, and understand ecological systems. Empathic understanding is a related

ability that allows people to care for and manage the behavior of living entities.

Unique contributions of the MI model to educational theory are the personal intelligences. The Intrapersonal and Interpersonal intelligences are presented as separate yet related functions of the human brain (especially the frontal lobes). They are described as two sides of the same coin, where Intrapersonal emphasizes self-knowledge and Interpersonal involves understanding other people.

Vital functions of Intrapersonal intelligence include accurate self-appraisal, goal setting, self-monitoring/correction, and emotional self-management. Results of research have highlighted the importance of metacognition for learning in the basic academic skills of reading and mathematics (Forrest-Pressley & Waller, 1984; Mevarech, 1999). Intrapersonal intelligence is not the same as self-esteem, but it may be a strong factor in promoting self-confidence and effective stress management. Well-developed Intrapersonal intelligence may well be essential to an individual's sense of satisfaction and success. Careers that require skills in Intrapersonal self-management include pilots, police officers, writers, and teachers.

Interpersonal intelligence also plays a vital function in a person's sense of well-being. It promotes success in managing relationships with other people. Its two central skills, the ability to notice and make distinctions among other individuals and the ability to recognize the emotions, moods, perspectives, and motivations of people, are known to be critical factors in successful employment. The ability to manage groups of people is required for managerial or leadership positions. Good teachers, counselors, and psychologists need to be adept at understanding a specific individual and then managing that relationship.

Managerial Competency:

Managerial competencies are the abilities and skills are required necessary to a person to perform as a manager. The identification of the competencies drew on the work of Boyatzis, (1982), who

defines a competency as: characteristics that are causally related to effective and or superior performance on the job. This means that there is evidence that indicates that possession of the characteristic precedes and leads to effective and or superior performance in that job.

'Boyatzis' assessed a number of studies across different organizations such as service, financial and manufacturing. He found several competencies which consistently differentiated between managers of average

and high performing organizations. In general the same competencies were found to differentiate across managers of different organizations, but some competencies are unique to first line managers, middle level and chief executive officers.

Three competencies provide the manager with the potential to lead. According to Schroder, managers need to be able to develop their own "stand" or position to make or justify their position. In addition to making oral presentations they need the potential to gain and sustain the attention of others, ie to influence others, through credibility, modeling, self-interest and impact through alliances.

According to Kirton's (1976) elements of Adaptation-Innovation (A-I) theory are relevant to managerial competencies. The manner in which new ideas are generated and implemented in an organization, adaptive or innovative solutions are equally creative.

According to Rajadhyaksha U. (2005), the Managerial Skills are- Analytical ability, Creativity, Risk Taking Ability, Perseverance, Learning, Attention to detail, Visualization, Business Understanding, Communication, People Management Skills, Team Work etc. Where, according to Cornell University, Adaptability, Coaching, Building Relationships, Communication, Problem solving, Strategic thinking, Ethics, Functional Skills etc. are required for Managerial Position.

The basic managerial competencies can be categorized as:-

- Effective communication
- Technical know-how
- Leadership skills
- Problem solving
- Decision making
- Interpersonal skill

Influence of Multiple Intelligence on Managerial Competency:

The role of multi competent manager is critical in the modern corporate world. But separation of any competency or intelligence is a difficult context and can be done such through several assumptions. Globalization made more ease to business and technical advancements removed almost complexities. So the multi- competent manager is indeed in the globalized business. The managerial competencies are nothing but the cognitive abilities of an individual. According to H. Gardner (1993) these cognitive abilities called as intelligence domains. Such variety of intelligence domains is present in an individual which he called Multiple Intelligences. When we consider

competencies for managers we should think about the intelligence they require in specific domain.

Gardner (1993) in his Theory of Multiple Intelligences contradicts traditional 'single entity' aspect of competencies/intelligence reflects through IQ Tests (Intelligence Quotient) highlighting some specific kind of abilities like memory or numerical. The concept of Multiple Intelligences explained by the Gardner focuses the collective ability of a person reflects in several abilities like Linguistic, Logical/Mathematical, Interpersonal, Intrapersonal, Visual, Bodily kinesthetic, Musical and Naturalistic etc. The most highly valued intelligence tends to be associated with competencies and capabilities that are learned from experience and are not easily taught (Becker, 1964).

The influence or association of multiple intelligence on managerial competency is described on the following way on three parameters:-

Table 1 : Authors view point on Influence of multiple intelligence and managerial competency.

Multiple Intelligence	Managerial Competency
Verbal and linguistic intelligence	Effective communication
The core features of Linguistic intelligence include the ability to use words effectively for reading, writing and speaking. Linguistic skill is important for providing explanations, descriptions and expressiveness.	A manager who has the good linguistic intelligence can communicate effectively orally and written. Effective communication is the most important competency for a manager.
Logical-numerical Intelligence	Technical know-how, problem solving, Decision making
This involves skill in calculations as well as logical reasoning and problem-solving. People strong in this intelligence are usually the ones who are described as being "smart" required for multi-step, complex problem-solving and mental math.	A manager with more logic can be a techno savvy. In the modern business technical know-how is relevant more especially with front line managers. Logical intelligence will enable the manager to make quick and right decisions.
Interpersonal intelligence	Leadership Skills
Plays a vital function in a person's sense of well-being. It promotes success in managing relationships with other people.	The ability to manage groups of people is required for managerial or leadership positions. He has to lead and motivate his team members for attainment of the goals of organization.

The above table states the relation between managerial competency and multiple intelligence. There is a definite influence of both thereon. Managerial Competencies has been discovered to bring significant positive impact to the employees' work attitudes, thus, managers possess certain competencies to enable them to accomplish organizational objectives successfully. This paper gives evidence to the need for managers to develop logical-numerical, interpersonal and linguistic intelligences as important competencies for a successful and effective management of an organization.

Conclusion:

Through the study it was established that Linguistic Intelligence, logical-numerical and interpersonal intelligences are significant to influence Managerial Competencies. These three intelligences are important to be inculcated in individuals so that they are able to display positive leadership qualities. Managers' ability to display organizational direction and their skills in developing interpersonal relationship with employees may assist in creating a conducive working environment for all members of the organization. A manager with high logical-numerical, Interpersonal and Linguistic intelligence helps to establish and encourage norms, roles and rules for efficient application to known tasks, but is also able to be responsive to change by employing sensitivity. Other types of intelligence also have influences with managerial competency, but there is a need of concrete study and analysis to know the extent.

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A STUDY ON SELECT SPINNING MILLS IN MANAPPARAI TALUK, TIRUCHIRAPPALLI DISTRICT

Dr. K. Ramachandran¹

Abstract

Indian spinning industry has gone from strength to strength since a very long time as it was the hub of cotton manufacturing. Cotton is not only consumed to the highest excellence in India but it has also become one of the most profitable textiles in the export industry.

Introduction

A Spinning mills is a factory in which cotton or other fibers are machine spun to produce thread for weaving or sewing. Factories that combine both spinning and weaving are generally referred to as cotton mills because the primary fiber used is cotton. India's spinning mills consist about 1146 small scale firms and 1599 larger scale units with an installed capacity of 40 million spindles. Spinning is the process of converting cotton or manmade fibers into yarn to be used for weaving and knitting; largely due to deregulation beginning in the mid 1980's, spinning is the most consolidated and technically efficient sector in India's spinning mills. Indian spinning industry has gone from strength to strength since a very long time as it was the hub of cotton manufacturing. Cotton is not only consumed to the highest excellence in India but it has also become one of the most profitable textiles in the export industry.

Manufacturing Process of Spinning

Spinning is the conversion of fibers into yarn. These fibers can be natural fibers (cotton) or manmade fibers (polyester). Spinning also entails production of manmade filament yarn (yarn that is not made from fibers). Final product of spinning is yarn. Cotton value chain starts from Ginning that adds value to it by separating cotton from seed and impurities. Spinning is the foundation process and all the subsequent value additions i.e. Weaving, Knitting, Processing, Garments and Made ups, depend upon it. Any variation in quality of spinning product directly affects the entire value chain.

Spinning is a manufacturing process by which fiber is converted into yarn. The capacity of a spinning mill is determined by the number of spindles it has installed. The spinning process is divided into three phases: the pre-spinning or preparatory phase, the spinning phase and the post-spinning phase. The pre-spinning and spinning phases include using a blow room, carding,

draw frame combing (optional) and using a speed frame, and ring frame. The post-spinning phase consists of winding (single yarns) and twisting and (doubling yarns).

Development of Spinning Mills In India

The growth of this industry started with the setting up of the Bombay spinning wearing mills in 1856 with pair's capital. The real spare of the industry came from the Second World War when there was a great demand of cloth. The competition from Japan ceased & the industry increased its productivity later for war demands. At present there are 661 mills in India of which 10% are concentrated to four states Maharashtra, Gujarat, Tamil Nadu and West Bengal. Maharashtra and Gujarat also account for merely 50% of the total installed capacity in cotton textile industry.

Textiles are India's foremost industry accounting for 14 per cent of the total industrial production, 4 per cent of gross domestic product and 17 per cent of merchandise exports. The industry directly employs 35 million people. Cotton accounts for 57 per cent of domestic fibre consumption and 90 per cent of its exports. India has a mere 4 per cent share of global textiles and 3.3 per cent of clothing trade worth US\$ 450 billion in 2007. National textile policy 2000 contains the vision for the textile industry. The key features and milestones of the vision are:

- The new textiles policy aims to achieve US\$ 300 billion exports by 2024-25.
- Creation of additional 35 million jobs in the textile sector.
- Incentives for upgrading equipment.
- The new improved textiles policy aims to address concerns of adequate skilled workforce, labour reforms, attract investment in the textile sector, and to provide a future road map for the textile and clothing industry.

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Spinning Mills in Tamil Nadu

The Spinning mills are concentrated in Coimbatore, Dindigul, Tiruppur, Salem, Karur, Trichy and Erode. Tamil Nadu has around 3,50,000 power looms manufacturing cotton fabrics and accounts for about 30 per cent of India's export of textiles products. The Erode district in Tamil Nadu is well known for marketing of textile products of handloom, power loom and readymade garments.

Tamil Nadu's spinning mills account for nearly 47 per cent of the total spindle capacity in the country. According to Coimbatore-based The Southern India Mills' Association (SIMA), of the installed capacity of 39 million spindles in the country, the utilized capacity is only 30.5 million. Tamil Nadu constitutes 61.6 per cent of all the spinning mills in the country, 19.2 per cent of all the power looms, 11.8 per cent of the handlooms, 25.1 per cent of the hand processing units and 50.0 per cent of all the knitting and garment units.

SIMA

The Southern India Mills' Association, popularly known as SIMA was established in 1933 at Coimbatore by late Sir R. K. Shanmugam Chettiar, the first Finance Minister of independent India to espouse the cause of the textile industry and its development in South India. Today, SIMA is the single largest employers' organization representing the organized textile industry in the world and the only employers' organization of the textile industry having in-house expertise to advice right from designing the textile project to marketing.

SITRA

SITRA, an acronym for The South India Textile Research Association, and established in the year 1956, is governed by a Council of Administration consisting of member representatives of the Industry, Government and Scientists. SITRA is sponsored by the Industry and is supported by the Ministry of Textiles, Government of India.

Rationale for Developing Spinning Sector

Spinning is the first stage of a vertical textile manufacturing process whereby fibers, such as cotton, are converted into yarn. The following points explain the rationale for developing the spinning sector:

- a. Spinning is an agro-allied industry that directly links indigenous cotton producers with textile manufacturers. It is clear that the spinning industry is shifting closer to the source of raw material;
- b. Significant value is added during the process of transforming cotton into yarn;
- c. Cotton yarn is an industrial commodity that is widely traded on the world market. Over 30 countries participate in the international trade in cotton yarn;

- d. Unlike finished textile articles, yarn is not influenced by changes in fashion and style because it is an intermediate product in the textile production chain. Yarn can be stored for long periods. The cotton yarn market is highly sensitive to shifts in demand for and supply of cotton at the international level;
- e. The trade in cotton yarn offers a unique competitive opportunity with regard to China because China does not compete as much with other yarn producing countries as it does with countries that produce other fabrics and garments. In fact, China is the largest importer of cotton yarn in the world and could therefore become an important importer of cotton yarn from sub-Saharan African countries;
- f. Since spinning is a highly capital intensive industry with backward linkages with the cotton economy, favorable Government policies are needed for its development.

Statement of The Problem

The Spinning Industry of Tamil Nadu has a significant presence in the National and State economy. It is the forerunner in Industrial development and in providing massive employment in the state. Handloom, Power loom, Spinning, Processing, Garment and Hosiery are the various sectors of the Textile Industry in Tamil Nadu. But this sector struggles due to the fluctuations that happen in foreign exchange, limited orders, and difficulty in completing order in time, increase in transportation cost and the like. In addition to this problem textile industry struggles with many problems relating to labour like absenteeism, poor welfare facilities, etc. In order to retain the workers the spinning mills should provide the necessary facilities to the workers including transportation facilities, education allowances for the workers' children, drinking water facilities for sitting, first-aid appliances, latrines and urinals, canteen facilities, spittoons, lighting facilities, rest room facilities, medical facilities and so on.

The study attempts to find out the workers observation over the Prevailing working environment in the mills by the way to know the worker welfare measures adopted by the Spinning mills, to know the present working conditions of the Spinning mills, to understand the workers respect prevailing in the Mills and to know the present Health and Safety measures adopted by the Spinning Mills at Manapparai Taluk, Tiruchirappalli District.

Scope of the Study

The study is descriptive in nature. It analyses the Workings of Spinning mills as well as the workers opinion over the Prevailing work environment of the Mills. The use of proportionate sampling method, leads to the study

of factors which create a positive working environment between **Permanent workers, Temporary workers, Scheme workers and Office & technical workers** of GHCL (Gujarat Heavy Chemical Limited Spinning division) and MARIS spinning Mills in the study area of Manapparai Taluk in Tiruchirappalli District.

Objectives of The Study

General Objective

This study analyzes the worker's work Respect, Working Conditions, Welfare Measurers and Health and Safety measures adopted by the Spinning mills in Manapparai Taluk, Tiruchirappalli District.

Specific Objectives

The following specific objectives are framed in order to achieve the general objective.

1. To study characteristics of work environment.
2. To investigate the prevailing work environment of GHCL (Gujarat Heavy Chemical Limited Spinning division) and MARIS spinning mills located in Manapparai Taluk.
3. To examine the relationship between demographic factor and work environment in the Sample units.
4. To evaluate the difference in satisfaction about work environment and four groups of workers

Hypotheses of the Study

- i. There is no significant relationship between work environment factors, personal and demographical profile of respondent and the opinion about prevailing work Environment in GHCL (Gujarat Heavy Chemical Limited Spinning division) and MARIS spinning mill.
- ii. There is no significant difference in work environment factors in two selected mills.
- iii. There is no significant difference in opinion of work environment among four groups of workers in two mills.

Methodology

Sample Design and Sampling Method

The present research is descriptive in nature that describes the demographic profile, status of the workers and observation of the workers over the four factors of working environment (worker's respect, working conditions, welfare measures and health and safety measures). The researcher has used both primary and secondary data. Primary data was collected by using Questionnaire and secondary data was collected from books and journals. The sample size is 305 by using Proportionate sampling method. This study focuses on the workers sensitivity towards prevailing working environment including welfare schemes. Work Respect, health and safety and working conditions in the GHCL (Gujarat Heavy Chemical Limited Spinning division) and MARIS Spinning mills of Manapparai Taluk in Tiruchirappalli District.

Selection of Spinning Mills and Study Area

The study focuses on analyzing the workers observation about the prevailing working environment of the two mills located in the Manapparai Taluk at Tiruchirappalli District namely GHCL (Gujarat Heavy Chemical Limited Spinning division) SPINNING MILL and MARIS SPINNING MILL. Manapparai Taluk is backward region of Tiruchirappalli District. People mostly depend on agriculture and small cottage industries. The GHCL (Gujarat Heavy Chemical Limited Spinning division) and MARIS Spinning mills are providing 1479 employment opportunities for the region. Both the mills are successfully running their operations more than 20 years in the region. Due to the various reasons as said above in the statement of problem, the progress is a slow down and the absenteeism has increased. Therefore the researcher attempts to analyze the workers sensitivity towards present work environment of both the Spinning mills located in the Manapparai Taluk at Tiruchirappalli District (**Table - A & Table - B**)

Table No. A

Total - A of Employees working in GHCL AND MARIS SPINING MILLS in Manapparai taluk, Tiruchirappalli District

Job category	GHCL	Maris	Total No. of Employees
TEMPORARY	380 (70)*	160 (30)*	540 (36.51)** SZ109.8
PERMANENT	160 (74)*	57(26)*	217(15)** SZ 45.75
SCHEME EMPLOYEE (GIRLS ONLY)	300 (47)*	340(53)*	640 (43)** SZ 131.13
OFFICE & TECHNICAL	40 (49)*	42(51)*	82(6)** SZ 18.3
TOTAL	880	599	1479 (100)

* = represents row (Job Category) percentage, **= column (mill category) percentage

Table No. B
Proportionate distribution of sample

Job category	GHCL	Maris	Total
TEMPORARY	77(70)*	33(30)*	110(36.51)**
PERMANENT	34(74)*	12(26)*	46(15)**
SCHEME EMPLOYEE (GIRLS ONLY)	62(47)*	69(53)*	131(43)**
OFFICE & TECHNICAL	9(49)*	9(51)*	18(16)**
TOTAL	182	123	305

(Sample size 305, AT 95% of confidence level & 5% margin of error for total population of 1479)

* = represents row (Job Category) percentage, **= column (mill category) percentage.

Sample Size

The population of the study covers 1479 employees working in GHCL (Gujarat Heavy Chemical Limited Spinning division) and MARIS Spinning mills in the study area. Proportionate sampling method has been adopted to fix a sample size. A total of 305 workers were selected on the basis of their four job category. (Permanent, Temporary, Office & technical and Scheme workers) and obtain information using structured questionnaires.

Collection of Data

Both primary and secondary data have been collected for the research work.

Primary data

A structured questionnaire prepared to study the workers observation over the prevailing working environment has been used for the enquiry. The researcher also visited the head quarters of SIMA (South India Mills Association) located in the Coimbatore for the purpose of discussion and conducted in-depth interviews with Executives, and Trade union leaders to know the prevailing position of spinning mills and workers status of these mills.

Secondary data

The researcher collected information from various sources such as journals, books, reports, magazine and articles regarding the spinning mills performance. After the questionnaire was structured the researcher collected data based on the Job category, namely Permanent workers, Temporary workers, Scheme workers and Office Technical.

Analysis of the Data

After the data collection was over the researcher analyzed the collected data with the help of statistical packages such as SPSS 20 (statistical package for social science). The computerized analysis was done at four stages. In the first stage, the workings of the

spinning Mills was analyzed. In stage two, a simple frequency tables has shown that the position of various items of workers personal and demographic information and their opinion over the different factors of work environment, are given. In stage three, a Binomial logistic regression analysis was applied to know the important working environment variables which promote positive work environment and least variable which affects the working environment. In stage four, a discriminant analysis was applied to identify the important discrimination variables of work environment between four groups of workers of two spinning mills.

Review of Literature

A review of the available literature will be helpful in enlightening the readers on the present status of the spinning mills. An attempt is made to review the literature and it is presented in chronological order.

Armstrong (2000) explains HR policies as continuing guidelines vis-à-vis the approach which an organization intended to adopt in managing its valued assets, i.e. the people. The HR policies dictate philosophies and values as to how people should be treated.

Mane (2004): He comments in his thesis entitled as "A study of HRD Practices in selected mills processing organizations in Western Maharashtra."

The All India Federation of Co-Operative Spinning Mills Ltd (2005) he concluded in his article as follows: "In the present competitive scenario" the only option left for the spinning co-operatives is to redeem them by the best professional approach in management i.e. Professionalization of management.

Lokhande (2007) In his article entitled, "A critical study of cooperative spinning mills with special reference to Jalna cooperative spinning mill, Jalna" the author has concluded stating that in order to arrest the sickness of

cooperative spinning mills, there is a need of efficient and effective management of resources.

Bharathi (2009) He had explained the value of HR functions in business and its impact on higher productivity, enhanced quality, better customer service, good industrial relations and lower cost which influence the profitability of an organization.

Chakraborty (2009) The efforts taken by him to explain as to why the managers should be proactive, "Every organization, department, team has different people and these people have to be understood, handled and dealt with properly.

Sharma (2009) He states that, "Jawaharlal believed that the industrial development of India could not afford to ignore or neglect the age of cotton and village industry, although setting up large scale and basic industries was inevitable.

Sabarirajan et al (2010) made a study titled "A study on the various welfare measures and their impact on QWL provided by the textile mills with reference to Salem District, Tamil Nadu, and India". The objective of the study is to know employee opinion towards various welfare facilities offered by Textile mills.

Rajasekar and Gurusamy (2011) in the study titled "Analysis of cotton textile industry in Karur district Tamil Nadu" analyzed the motivational factors and problem faced by exporters in Karur district by using systematic sampling method.

Sekar et al., (2012) studied the health and welfare measures in Tamil Nadu spinning mills India. The objective of the study is to find the satisfaction level of employees and labors towards welfare facilities offered by spinning mills in Tamil Nadu.

Findings

1. Based on the sample size, 182 respondents are working in the GHCL MILL and 123 respondents are working in MARIS MILL.
2. Regarding employees job category, 42.95 percentage of respondent are working as a scheme employee and 36.07 percentage of respondent are working on Temporary basis.
3. Regarding employees' total service in the mills, 56.72 percentages of employees working less than five years. It is clear from the table that 11.1 percentage of employees working more than 20 years.
4. Based on the sample size, 193 respondents are Female workers and 112 workers are Male, Majority of the mills workers are Female, it is 63.28 percentages out of 305 sample respondents.

5. Regarding their marital status, 176 sample respondents are married and remaining 129 respondents are unmarried. Regarding their age, 50.16 percentages of respondents are less than 25 years and 10.49 percentages of workers are at the age of above 56 years.

Suggestions

The findings indicate that Age of Workers, Gender, Level of Employee's education, Marital status, experience in the mill and Job category and method of recruitment has positively associate with Prevailing good work environment in the spinning mills. The Test Result of Odds Ration and Relative Risk between various level of workers personal and work related variables clearly indicate that the workers satisfaction over the organizational good work environment has differ in some level with in the variables. Here the following suggestion has been given the level which workers satisfaction over the good organizational climate has highly differ.

Conclusion

The project was done with an intention to study the prevailing work environment in spinning mills in Manaparai taluk, Tiruchirappalli District. Indian cotton textile industry encompasses 1543 spinning units, more than 281 composite mills, and 1.72 million registered looms. The textile industry is the backbone of India's economy. Textile in India has been a pioneer industry for almost 150 years. This has created a formidable technological base fed by a vast reservoir of highly Competent, Skilled, Trained, Managerial and Technical personnel. The feasible work environment in the spinning mills is necessary in accordance with workers work respect, good working condition and immense labour welfare and health activities. Labour welfare activities influence the sentiments of the workers. GHCLAND MARIS spinning mills are providing many welfare measures to its workers, however the welfare measures relating to the health of the labour need to be improved. The spinning mills may provide housing facilities, communication facilities, medical provision of the labours, cheap food in canteen, free medical aid, free education etc; indirectly increase the real income of the workers. Labour welfare activities increase the efficiency of the workers. Thus their productivity is also increased from which all are benefitted. The workers try to avoid the industrial disputes. Labour welfare activities reduce the labour turnover and absenteeism and create a permanent settled labour force. Thus the spinning mills have to obey the rules and regulation including safety of their workers, the government officials should monitor the spinning mills frequently whether the various laws, rules and regulation related to labour welfare have been effectively implanted or not. A happy and healthy worker will give better

turnover, make good decisions and positively contribute to organizational goal. A satisfied employee will contribute more to the organizational productivity and growth at large. Once the GHCLAND MARIS spinning mills implemented the suggestion and recommendation as mentioned above, their contribution to the society and area of Manaparai taluk and to the country would be remarkable.

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HUMAN RESOURCE PRACTICES IN INDIA - AN OVERVIEW

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Abstract

HRM developed in response to the substantial increase in competitive pressures American business organizations began experiencing by the late 1970s as a result of such factors as globalization, deregulation, and rapid technological change. These pressures gave rise to an enhanced concern on the part of firms to engage in strategic planning—a process of anticipating future changes in the environment conditions (the nature as well as level of the market) and aligning the various components of the organization in such a way as to promote organizational effectiveness.

Introduction

The term “human resource management” has been commonly used for about the last ten to fifteen years. Prior to that, the field was generally known as “personnel administration.” The name change is not merely cosmetics. Personnel administration, which emerged as a clearly defined field by the 1920s (at least in the US), was largely concerned the technical aspects of hiring, evaluating, training, and compensating employees and was very much of “staff” function in most organizations. The field did not normally focus on the relationship of disparate employment practices on overall organizational performance or on the systematic relationships among such practices. The field also lacked a unifying paradigm.

HRM developed in response to the substantial increase in competitive pressures American business organizations began experiencing by the late 1970s as a result of such factors as globalization, deregulation, and rapid technological change. These pressures gave rise to an enhanced concern on the part of firms to engage in strategic planning—a process of anticipating future changes in the environment conditions (the nature as well as level of the market) and aligning the various components of the organization in such a way as to promote organizational effectiveness.

Human resource management (HRM), also called personnel management, consists of all the activities undertaken by an enterprise to ensure the effective utilization of employees toward the attainment of individual, group, and organizational goals. An organization’s HRM function focuses on the people side of management. It consists of practices that help the organization to deal effectively with its people during the various phases of the employment cycle, including pre-hire, staffing, and post-hire. The pre-hire phase involves planning practices. The organization must decide what

types of job openings will exist in the upcoming period and determine the necessary qualifications for performing these jobs. During the hire phase, the organization selects its employees. Selection practices include recruiting applicants, assessing their qualifications, and ultimately selecting those who are deemed to be the most qualified. In the post-hire phase, the organization develops HRM practices for effectively managing people once they have “come through the door.” These practices are designed to maximize the performance and satisfaction levels of employees by providing them with the necessary knowledge and skills to perform their jobs and by creating conditions that will energize, direct, and facilitate employees’ efforts toward meeting the organization’s objectives.

The Historical Background of HRM

Human resource management has changed in name various times throughout history. The name change was mainly due to the change in social and economic activities throughout history.

- **Industrial Welfare**

Industrial welfare was the first form of human resource management (HRM). In 1833 the factories act stated that there should be male factory inspectors. In 1878 legislation was passed to regulate the hours of work for children and women by having a 60 hour week. During this time trade unions started to be formed. In 1868 the 1st trade union conference was held. This was the start of collective bargaining. In 1913 the number of industrial welfare workers had grown so a conference organized by Seebohm Rowntree was held. The welfare workers association was formed later changed to Chartered Institute of Personnel and Development.

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- **Recruitment and Selection**

It all started when Mary Wood was asked to start engaging girls during the 1st world war. In the 1st world war personnel development increased due to government initiatives to encourage the best use of people. In 1916 it became compulsory to have a welfare worker in explosive factories and was encouraged in munitions factories. A lot of work was done in this field by the army forces. The armed forces focused on how to test abilities and IQ along with other research in human factors at work. In 1921 the national institute of psychologists established and published results of studies on selection tests, interviewing techniques and training methods.

- **Acquisition of other Personnel Activities**

During the 2nd world war the focus was on recruitment and selection and later on training; improving morale and motivation; discipline; health and safety; joint consultation and wage policies. This meant that a personnel department had to be established with trained staff.

- **Industrial Relations**

Consultation between management and the workforce spread during the war. This meant that personnel departments became responsible for its organization and administration. Health and safety and the need for specialists became the focus. The need for specialists to deal with industrial relations was recognized so that the personnel manager became as spokesman for the organization when discussions were held with trade unions/shop stewards. In the 1970's industrial relations was very important. The heated climate during this period reinforced the importance of a specialist role in industrial relations negotiation. The personnel manager had the authority to negotiate deals about pay and other collective issues.

- **Legislation**

In the 1970's employment legislation increased and the personnel function took the role of the specialist advisor ensuring that managers do not violate the law and that cases did not end up in industrial tribunals.

- **Flexibility and Diversity**

In the 1990's a major trend emerged where employers were seeking increasing flexible arrangements in the hours worked by employees due to an increase in number of part-time and temporary contracts and the invention of distance working. The workforce and patterns of work are becoming diverse in which traditional recruitment practices are useless. In the

year 2000, growth in the use of internet meant a move to a 24/7 society. This created new jobs in e-commerce while jobs were lost in traditional areas like shops. This meant an increased potential for employees to work from home. Organizations need to think strategically about the issues these developments raise. Human Resource Management manager role will change as changes occur.

- **Information Technology**

Some systems where IT helps HRM are: Systems for e-recruitment; On-line short-listing of applicants; developing training strategies on-line; Psychometric training; Payroll systems; Employment data; Recruitment administration; References; Pre-employment checks. IT helps HR managers offload routine tasks which will give them more time in solving complex tasks. IT also ensures that a greater amount of information is available to make decisions.

Historical Milestones In Hrm Development

Frederick Taylor, known as the father of scientific management, played a significant role in the development of the personnel function in the early 1900s. In his book, *Shop Management*, Taylor advocated the "scientific" selection and training of workers. He also pioneered incentive systems that rewarded workers for meeting and/or exceeding performance standards. Although Taylor's focus primarily was on optimizing efficiency in manufacturing environments, his principles laid the ground-work for future HRM development. As Taylor was developing his ideas about scientific management, other pioneers were working on applying the principles of psychology to the recruitment, selection, and training of workers. The development of the field of industrial psychology and its application to the workplace came to fruition during World War I, as early vocational and employment-related testing was used to assign military recruits to appropriate functions.

The Hawthorne Studies, which were conducted in the 1920s and 1930s at Western Electric, sparked an increased emphasis on the social and informal aspects of the workplace. Interpretations of the studies emphasized "human relations" and the link between worker satisfaction and productivity. The passage of the Wagner Act in 1935 contributed to a major increase in the number of unionized workers. In the 1940s and 1950s, collective bargaining led to a tremendous increase in benefits offered to workers. The personnel function evolved to cope with labor relations, collective bargaining, and a more complex compensation and benefits environment. The human relations philosophy and labor relations were the dominant concerns of HRM in the 1940s and 1950s.

HRM was revolutionized in the 1960s by passage of Title VII of the Civil Rights Act and other anti-discrimination legislation—as well as presidential executive orders that required many organizations to undertake affirmative action in order to remedy past discriminatory practices. Equal employment opportunity and affirmative action mandates greatly complicated the HRM function, but also enhanced its importance in modern organizations. As discussed more fully in a later section, these responsibilities continue to comprise a major part of the HRM job. Finally, changes in labor force demographics, technology, and globalization since the 1980s have had a major impact on the HRM function. These factors also are discussed in more detail in a later section.

Table - 1 : Milestones in the Development of Human Resource Management

1890-1910 1910-1930	Frederick Taylor develops his ideas on scientific management. Taylor advocates scientific selection of workers based on qualifications and also argues for incentive-based compensation systems to motivate employees.
1930-1945 1945-1965 1965-1985	Many companies establish departments devoted to maintaining the welfare of workers. The discipline of industrial psychology begins to develop. Industrial psychology, along with the advent of World War I, leads to advancements in employment testing and selection.
1985-present	The interpretation of the Hawthorne Studies' begins to have an impact on management thought and practice. Greater emphasis is placed on the social and informal aspects of the workplace affecting worker productivity. Increasing the job satisfaction of workers is cited as a means to increase their productivity.
	In the U.S., a tremendous surge in union membership between 1935 and 1950 leads to a greater emphasis on collective bargaining and labor relations within personnel management. Compensation and benefits administration also increase in importance as unions negotiate paid vacations, paid holidays, and insurance coverage.
	The Civil Rights movement in the U.S. reaches its apex with passage of the Civil Rights Act of 1964. The personnel function is dramatically affected by Title VII of the CRA, which prohibits discrimination on the basis of race, color, sex, religion, and national origin. In the years following the passage of the CRA, equal employment opportunity and affirmative action become key human resource management responsibilities.
	Three trends dramatically impact HRM. The first is the increasing diversity of the labor force, in terms of age, gender, race, and ethnicity. HRM concerns evolve from EEO and affirmative action to "managing diversity." A second trend is the globalization of business and the accompanying technological revolution. These factors have led to dramatic changes in transportation, communication, and labor markets. The third trend, which is related to the first two, is the focus on HRM as a "strategic" function. HRM concerns and concepts must be integrated into the overall strategic planning of the firm in order to cope with rapid change, intense competition, and pressure for increased efficiency.

Hrm Development And Implementation Responsibilities

While most firms have a human resources or personnel department that develops and implements HRM practices, responsibility lies with both HR professionals and line managers. The interplay between managers and HR professionals leads to effective HRM practices. For example, consider performance appraisals. The success of a firm's performance appraisal system depends on the ability of both parties to do their jobs correctly. HR professionals develop the system, while managers provide the actual performance evaluations.

The nature of these roles varies from company to company, depending primarily on the size of the organization. This discussion assumes a large company with a sizable HRM department. However, in smaller

companies without large HRM departments, line managers must assume an even larger role in effective HRM practices. HR professionals typically assume the following four areas of responsibility: establishing HRM policies and procedures, developing/choosing HRM methods, monitoring/evaluating HRM practices, and advising/assisting managers on HRM-related matters. HR professionals typically decide (subject to upper-management approval) what procedures to follow when implementing an HRM practice. For example, HR professionals may decide that the selection process should include having all candidates (1) complete an application, (2) take an employment test, and then (3) be interviewed by an HR professional and line manager.

Usually the HR professionals develop or choose specific methods to implement a firm's HRM practices. For instance, in selection the HR professional may construct

the application blank, develop a structured interview guide, or choose an employment test. HR professionals also must ensure that the firm's HRM practices are properly implemented. This responsibility involves both evaluating and monitoring. For example, HR professionals may evaluate the usefulness of employment tests, the success of training programs, and the cost effectiveness of HRM outcomes such as selection, turnover, and recruiting. They also may monitor records to ensure that performance appraisals have been properly completed.

HR professionals also consult with management on an array of HRM-related topics. They may assist by providing managers with formal training programs on topics like selection and the law, how to conduct an employment interview, how to appraise employee job performance, or how to effectively discipline employees. HR professionals also provide assistance by giving line managers advice about specific HRM-related concerns, such as how to deal with problem employees. Line managers direct employees' day-to-day tasks. From an HRM perspective, line managers are mainly responsible for implementing HRM practices and providing HR professionals with necessary input for developing effective practices.

The development of HRM procedures and methods often requires input from line managers. For example, when conducting a job analysis, HR professionals often seek job information from managers and ask managers to review the final written product. Additionally, when HR professionals determine an organization's training needs, managers often suggest what types of training are needed and who, in particular, needs the training.

Functions of HRM

- Training/Development
- Compensation/Benefits
- Employee/Industrial Relations
- Employment/Recruiting
- Safety/Health/Wellness
- EEO/Affirmative Action
- HRM Research
- Work and Family Programs
- Cross-Cultural Training
- Managed-Care
- Managing Diversity

Contemporary/ Diversity Issues In HRM

HRM departments within organizations, just as the organizations themselves, do not exist in a vacuum. Events outside of work environments have far-reaching effects on HRM practices. The following paragraphs

describe some of these events and indicate how they influence HRM practices. As mentioned previously, the enactment of federal, state, and local laws regulating workplace behavior has changed nearly all HRM practices. Consider, for instance, the impact of anti-discrimination laws on firms' hiring practices. Prior to the passage of these laws, many firms hired people based on reasons that were not job-related. Today, such practices could result in charges of discrimination. To protect themselves from such charges, employers must conduct their selection practices to satisfy objective standards established by legislation and fine-tuned by the courts. This means they should carefully determine needed job qualifications and choose selection methods that accurately measure those qualifications.

- Social, economic, and technological events also strongly influence HRM practices. These events include:
 - An expanding cultural diversity at the work-place
 - The emergence of work and family issues
 - The growing use of part-time and temporary employees
 - An increased emphasis on quality and team-work
 - The occurrence of mergers and takeovers
 - The occurrence of downsizing and layoffs
 - The rapid advancement of technology
 - An emphasis on continuous quality improvement
 - A high rate of workforce illiteracy

These events influence HRM practices in numerous ways. For example:

- Some firms are attempting to accommodate the needs of families by offering benefit options like maternity leave, child care, flexitime, and job sharing.
- Some firms are attempting to accommodate the needs of older workers through skill upgrading and training designed to facilitate the acceptance of new techniques.
- Some firms are educating their employees in basic reading, writing, and mathematical skills so that they can keep up with rapidly advancing technologies.

Unions often influence a firm's HRM practices. Unionized companies must adhere to written contracts negotiated between each company and its union. Union contracts regulate many HRM practices, such as discipline, promotion, grievance procedures, and overtime allocations. HRM practices in non-unionized companies may be influenced by the threat of unions. For example, some companies have made their HRM practices more equitable (i.e., they treat their employees more fairly) simply to minimize the likelihood that employees would seek union representation.

Legal, social, and political pressures on organizations to ensure the health and safety of their employees have had great impacts on HRM practices. Organizations respond to these pressures by instituting accident prevention programs and programs designed to ensure the health and mental well-being of their employees, such as wellness and employee assistance programs.

Today's global economy also influences some aspects of HRM. Many firms realize that they must enter foreign markets in order to compete as part of a globally interconnected set of business markets. From an HRM perspective, such organizations must foster the development of more globally-oriented managers: individuals who understand foreign languages and cultures, as well as the dynamics of foreign market places. These firms also must deal with issues related to expatriation, such as relocation costs, selection, compensation, and training.

Hard And Soft Approaches To HRM

Human resource as defined by Dessler (2004) is the strategy for acquiring, using, improving and preserving the organisations human resource. It could be well argued that in most cases the human aspect is forgotten in relation to how they manage people, leaving most staff unsatisfied creating a high staff turnover which affects organisational performance. It is therefore an utmost importance that people as opposed to just employees-need to be managed in a way that consistent with broad organisational requirement such as quality or efficiency. As in most cases organisational effectiveness depends on there being a tight 'fit' between human resource and business strategies.

Human resource as could be said is all about making business strategies work. It is therefore important that emphasis is placed on how to best match and develop "appropriate" human resource management (HRM) approach/system of managing people in the tourism hospitality and leisure industry (THL). Thus, we would therefore be looking at some of the HRM approaches used such as the Harvard model; hard and soft approach in conjunction with the real world of the THL industry and to determine whether the hard approach is more appropriate.

Human resource management (HRM) as described by Kleiman (2000) has a concept with two distinct forms; soft and hard approach, where the soft approach of HRM is associated with human relation and the hard on the other hand sees people as human resource. The Soft HRM is the notion that workers respond better when an organisation recognises their individual needs and addresses them as well as focusing on the overall business objectives. The work of Maslow in stating that

humans have a 'hierarchy' of needs, which they will exert considerable energy towards achieving, claims that organisations that recognises and addresses these needs will have a happier, more fulfilled, more loyal and productive workforce (SHRM Online). As argued by Noe (2006) the way to success is through deep empathy of other people either by observing how to best 'connect' with others in the workplace, and motivate and inspire them as a result. As illustrated by Simon (1960) all of these soft HRM can of course be balanced by hard HRM; the notion that successful organisations are those that best deploy their human resource in the way that they would deploy any other resource.

The Hard HRM on the other hand therefore sees people as human resources. Holding that employees are a resource in the same way as any other business resource and they must therefore be; obtained as cheaply as possible, used sparingly, developed and exploited as much as possible. As indicated by Kleiman (2000) under this model of HRM, control is more concerned with performance system, performance management and tight control over individual activities with the ultimate goal being to secure the competitive advantage of the organisation. The hard HRM therefore is primarily concern to promote human resource strategy and align with business strategy. It may also include out sourcing, flexibility, performance management, hence downsizing or work intensification, sees workers as another resource to be exploited and can operate against the interest of workers.

The Harvard model on the other hand as indicated by Lado and Wilson (1994) sees employees as resource, but human where the managers are responsible to make decisions about the organisation and employee relation. The employment relation is seen as a blending of business and societal expectations and because it recognises the role societal outcomes play, it could be argued that the Harvard model provides a useful basis for comparative analysis. The Harvard model also cover the four HRM policy areas which are human resource flows, reward system, employee influence, work system, which leads to the four Cs; competence of employees, commitment of employees, congruence of organisation/ employees goals and cost effectiveness of HRM. As could be argued striving to enhance all four Cs could lead favourable consequences for individual well-being, societal well-being and organisational effectiveness either as long- term consequences.

Guidelines For Induction of Employees

These guidelines are designed to assist the manager with the induction of a new member of staff. The aim of induction is to help the newcomer to adjust as quickly as possible to the new working environment, in order to

achieve maximum working efficiency in the shortest possible time. It is important to remember that induction is a process that should take place over a number of weeks, it is not a one-day event. The length and content of the induction programme will vary depending on the nature of the new employee's role. The checklists that follow are designed to suggest general issues/ topics that may need to be included in the induction programmes in order to assist the new employee settle in as easily and effectively as possible. Space has been left on the lists, for Faculties/Directorates to add other topics as appropriate. In addition to these guidelines, if you require further advice and guidance on induction please contact the Directorate of Human Resources.

- **Good practice guidelines**

Induction should take place over a number of weeks, even months. During this time, employees need to assimilate a great deal of information.

- **Not overloading**

Too intensive an information-giving session is likely to be ineffective.

- **Deciding on priorities**

What must be said on the new employee's first day? What can wait for the second week? What will have the most significance in the second month?

- **Explaining the purpose of knowing each new piece of information**

Information is more likely to be digested if the new employee is told the relevance of it to their job or the University.

- **Using a variety of techniques**

People have a variety of learning styles. Some people may learn easily from written material. Others may prefer to be given the information orally and also the opportunity to discuss and ask questions.

- **Involving other people**

This may include a number of colleagues from the Faculty/Directorate, a trade union representative or someone from another Directorate such as Human Resources, Finance and Legal Services, Academic and Student Affairs or Corporate Affairs.

Conclusion

The penalties for not being correctly staffed are costly. Planning staff levels requires that an assessment of present and future needs of the organization be compared with present resources and future predicted resources. Appropriate steps should then be planned to bring demand and supply into balance. The central aim of modern human resource management is to enhance the effective use, involvement and contribution of employees throughout the organization. This, clearly, requires a great deal of information accretion, classification and statistical analysis as a subsidiary aspect of personnel management. What future demands will be is only influenced in part by the forecast of the human resource manager, whose main task may well be to scrutinize and modify the crude predictions of other managers.

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CULTIVATION AND MARKETING PROBLEMS OF BANANA IN TAMIL NADU – A STUDY WITH SPECIAL REFERENCE TO TIRUCHIRAPPALLI DISTRICT

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Abstract

This research work provides cultivation and marketing problems of banana in Tamil Nadu - a study with special reference to Tiruchirappalli District. Bananas are the fifth largest agricultural commodity in the world trade after Cereals, Sugar, Coffee and Cocoa. India, Ecuador, Brazil and China alone produce half of the total bananas in the world. India occupies the highest area under banana cultivation in the world. India ranks first in banana production, contributing about 23% in the world pool of banana production. The major banana growing states in India are Tamil Nadu, Maharashtra, Gujarat, Andhra Pradesh, Karnataka, Bihar, West Bengal, Madhya Pradesh, Assam and Kerala. Tamil Nadu has got first rank in area of production of banana but in Tamil Nadu banana cultivation has a limitation because the state experiences strong winds that cause the falling down of banana plant during windy season. Heavy rainfall or monsoon failures and absence of proper marketing are some of the limiting factors which have prevented the farmer not to go in for banana cultivation. In India, Tamil Nadu is the leading Banana producer with an area of 79,314 hectares with a production of 31.17 lakh tonnes. The Tiruchirappalli ranks at first with an area of 22,000 hectares and the production of 3.3 lakh tonnes. The researcher applied Purposive Sampling technique to the present study. Samples of 300 farmers were selected purposively which comprises Marginal, Small and Large farmers. The study on Cultivation and marketing problem of Banana cultivation and its analyses the impact factors of farmers intention to continue cultivation of banana or sell of land or shift to another work instead of cultivation of banana in Tamilnadu. The impact factor for cultivation problem has classified into eight dimensions and four factors are emerged in marketing problems of Banana. The findings reveals that farmers are facing numerous cultivation and marketing problem, such as, sell their crops at lowest price, Traders and the commission agents take away their major share of the price, lack of storage and caring facility, cost of transportation being high, cost of labour and difficulties in mobilizing labour, obliviousness about various remedies to prevent diseases occurred in banana cultivation and lack of market intelligence to the farmers and traders. Creating more number of warehouses and maintaining international standard storing in order to avoid perishability and wastage. Authorities should develop a latest technology to process banana on commercial basis to meet the international quality. It is concluded by saying that proper promotional methods in the international market will help our farmers who are cultivating banana could compete in the global market. It is expected that the Strong coordination between farmers, Government machinery and entrepreneurs regarding various issues related to banana cultivation and marketing will boost farmers to continue cultivation of banana.

Introduction

Bananas are the fifth largest agricultural commodity in the world trade after Cereals, Sugar, Coffee and Cocoa. India, Ecuador, Brazil and China alone produce half of the total bananas in the world. The advantage of this fruit is its availability around the year. Banana crop is widely grown in India and has great socio-economic and religious significance. Banana is the fourth-important food ingredient in terms of gross value exceeded only by rice, wheat and milk product. It is an important crop for small and marginal farmers. It has a universal demand as food ingredient. It is also used intensively for religious purpose. This is why the price of banana increases steeply during festival season. It has also very high export value. The major banana growing states in India are Tamil

Nadu, Maharashtra, Gujarat, Andhra Pradesh, Karnataka, Bihar, West Bengal, Madhya Pradesh, Assam and Kerala. In India, banana contributes to nearly 32% of the total fruit produced in the country.

Banana Cultivation in India

The major banana exporting countries are Ecuador, Colombia, Costa Rica and Philippines. The major importing countries are USA, Belgium, Germany and United Kingdom. According to Food and Agriculture Organization (FAO) estimates, India occupies the highest area under banana cultivation in the world. It may be noted that 11 percent of the total global area under banana belongs to India. India ranks first in banana production, contributing about 23% in the world pool of banana production.

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Banana Cultivation in Tamil Nadu

Tamil Nadu has got first rank in area of production of banana but in Tamil Nadu banana cultivation has a limitation because the state experiences strong winds that cause the falling down of banana plant during windy season. Heavy rainfall or monsoon failures and absence of proper marketing are some of the limiting factors which have prevented the farmer not to go in for banana cultivation. Banana consumes high amount of plant nutrients, Expansion of banana plantation would result in high fertilizer use. In India, Tamil Nadu is the leading Banana producer with an area of 79,314 hectares with a production of 31.17 lakh tonnes. The undivided Tiruchirappalli ranks at first with an area of 22,000 hectares and the production of 3.3 lakh tonnes. In this district, commercial varieties like Poovan, Karpooravalli, Rasthali and Nendran are largely grown. Nendran is the most popular variety in Kerala, grown in this state by an extent of 6500 hectares and marketed in Kerala during its lean period.

Cultivation and Marketing of Banana

The production of banana during the year 2012-13 is 30.28 million tonnes as against 28.46 million tonnes last year (2011-12). In 2009-10 and 2010-11 the production of banana was 26.47 million tonnes and 29.78 million tonnes respectively. Tamil Nadu is the top banana producing state producing 8016.35 thousand tonnes, followed by Maharashtra 4100 thousand tonnes and Gujarat 4047.77 thousand tonnes. As there is practically no scope of increasing the area under fruit crop, the only alternative left is to increase the productivity. Advance technologies like High Density Planting is a handy tool to improve the fruit productivity. This can be done under good management condition where micro irrigation and drip fertigation could be conveniently and successfully practised. Bunches of banana are disposed through two ways. Bunches of banana are harvested by the farmers themselves and taken centers for auction. Secondly, bunches are sold out to the middlemen who act as the contractors and the price is fixed by them and it is taken to the wholesale market. Bunches are transported from the field by trucks and the labourers handle them very poorly. Finally they are covered by the banana leaves and the tarpaulins. At wholesale market, it is purchased by the retailers and the consumers as raw bunches or as ripened bunches after smoking.

Statement of the Problem

India has placed the second most important fruit crop of banana cultivation. Even though, there is a big opportunity for export of banana and banana related products. Unlike other countries India has mostly depended on natural rainfall and available fertilizers. In developing countries,

many cultivating lands are converted into residential plots. Many rural youngsters are migrated to city for employment. The natural calamities are frequently affected the cultivation of banana. At the same time Lack of proper advertisement, development of production in domestic market and poor developing efforts in the International market for Indian banana. India is yet to develop a technology to process banana on commercial scale to meet out international quality standards and to compete in the global market. The non-coordination between farmers, Government machinery and entrepreneurs is in the food processing industry. In this background the researcher raised the following questions. What are the various cultivation and marketing problems faced by the farmers? How Marginal, Small and Large farmers are affected with this problem? Has really the cultivation and marketing problems affected the banana cultivation in the study area of Tiruchirappalli District? This study is attempted to answer the research questions.

Scope of the Study

The study "Cultivation and Marketing problems of Banana in Tamil Nadu – A study with special reference to Tiruchirappalli District" is conducted in the Tiruchirappalli district. Tamil Nadu has got first rank in area of production of banana. In Tamil Nadu, Tiruchirappalli District occupied the second position in the production of banana. Hence, the researcher had selected the Tiruchirappalli District as a study area. There are four major banana cultivating area, identified in this district. This study concentrates on Marginal, Small and Large farmers from Thottiyam, Musiri, Anthanallur and Mannachanallur areas. This study concentrates on cultivation and Marketing problems faced by the farmers in these areas.

Objectives of the Study

In order to carry out the research, the following research objectives are framed.

1. To know the problems faced by the farmers in Cultivation and Marketing of banana in Tiruchirappalli District.
2. To understand the different dimensions of Cultivation and Marketing problems.
3. To analyze the impact of marketing problems faced by the farmers on Banana Cultivation.
4. To analyze the impact of Cultivation Problems on the future of Banana Cultivation.

Hypotheses

1. There is a insignificant relationship between banana cultivation and cultivation problem.
2. There is a insignificant impact of marketing problem and continue cultivation of Banana.

3. There is no significant relationship between type of farmers regarding the cultivation and marketing problems of Banana.

Methodology

Sample Design and Sampling Method

For this study, Descriptive research designs are used. This study was conducted among the Marginal, Small and Large farmers in Tiruchirappalli District. According to Anderson and Gerbing (1988) to satisfy the fact, analysis needs samples of 100 to 150. The study conceptualizes to find out the impact factors of banana cultivation and marketing problems. Here, the study meets the basic requirements. Hence, the researcher applied Purposive Sampling technique to the present study. Samples of 300 farmers were selected purposively which comprises Marginal, Small and Large farmers.

Sample Size

The population of the study covers the farmers in the study area of Tiruchirappalli District. Further, the farmers in this area were classified as Marginal, Small and Large farmers. 300 farmers were chosen among the population of Farmers (100 respondents randomly selected from each type of farmers) at Thottiyam, Musiri, Anthanallur and Mannachanallur area of Tiruchirappalli District. In order to maintain the sample adequacy, the researcher has chosen not less than 60 farmers from each of this four area (Thottiyam, Musiri, Anthanallur and Mannachanallur) of Tiruchirappalli District.

Table - 1

Type of Farmers	No. of Respondents
Large	100
Small	100
Marginal	100
Total	300

Collection of Data

Both Primary and Secondary data were collected from the select farmers in the select District for the use of this research work.

Primary Data

This study is primarily based upon primary data collected from a structured Survey through Questionnaire. The survey was administered on 300 farmers in Tiruchirappalli District. The questionnaire comprised of 46 questions. Out of which 8 were information about Personal and Demographic details and 3 predicted questions related to their intention to sell the land, shifting another profession and continuation of cultivating banana are

asked. 23 questions related to analyzing the farmers' cultivation problems of banana and remaining 12 questions related to their marketing problems of Banana. The 38 variables were measured by response on Five point Likert's scale which rated 1 as very true and 5 as not at all true.

Secondary Data

Secondary data were collected from the journals, magazines and research reports. The researcher visited National Research Centre for Banana, Tiruchirappalli and had a discussion with the Director and relevant officials regarding the cultivation and marketing problems faced by the Marginal, Small and Large farmers in Tiruchirappalli District. Their ideas are taken into consideration for drafting the final questionnaire.

Pilot Study

A draft questionnaire was prepared in a regional (Tamil) language as well as in official language for the purpose of pre-testing. The researcher randomly selected 50 respondents. The questionnaire consists of three parts. The First part of the Questionnaire comprises the questions relating to personal and demographic information about the respondents. The Second part of the questionnaire enquires about the farmers' intention factors. The Third part of the questionnaire consists of the questions enquiring about the farmers' opinion over the cultivation and marketing problems of Banana. Moreover the reliability and validity of this question are tested and the results of the Cronbach's Alpha showed high internal consistency.

Analysis of the Data

The researcher analyzed the collected data with the help of Statistical Packages such as SPSS 20, (Statistical Package for Social Science). To measure internal consistency (reliability) of the data Cronbach's Alpha test has been employed. After the collection was over, the researcher checked the reliability of these variables and the results of the Cronbach's Alpha showed that the 38 variables which predict the farmers cultivation and marketing problems including predictive questions achieved reliability co-efficient of 0.659. This confirms that the indicators of the farmers cultivation and marketing problems of Banana which are attained high internal consistency of 65%. (It is greater than to a recommended level of 0.6 as per Cronbach's Alpha test).

Tools of Analysis

The following statistical tools were used to analyse the data. **Descriptive Statistics:** Descriptive statistical tools such as Percentage, Mean, Median and Standard deviation have been used to describe the position of various group of respondent and their response to the

questions. With the help of descriptive statistics the **Simple frequency tables** were drawn in which showed the position of the various type of farmer's personal demographic information. The explanatory **Factor analysis** is used to identify the factors of banana cultivation and Marketing problem faced by the farmers in Tiruchirappalli District. Moreover principal component analysis used to analyse inter relationships among the number of Marketing and Cultivation problems related variables. The correlation matrices are computed and examined. It reveals that there are enough correlations to go ahead with factor analysis. **MANCOVA** analysis was done to examine two or more dependent variables simultaneously, inspect of one or more independent variables, but account for one or more co-variables. This analysis was conducted to examine the effect of various cultivating problems of farmers' on farmers future intention to sell of cultivation land, shift over other job and the continuity of cultivation of banana by next year among the three type of farmers namely, Marginal, Small and Large farmers. **Multiple Linear Regression** was conducted to know the relationship between two or more explanatory variables and a response variable by fitting a linear equation to be observed for data. Here, the relationship between various marketing problems of banana and the impact of this marketing problems on farmers' continuation of banana cultivation are analyzed.

Limitations of the Study

The present study is based upon the results of survey conducted on 300 small, marginal and large farmers in Tiruchirappalli District. The implications of the study are subject to the limitations of sample size, psychological and emotional characteristics of surveyed population that is farmers in the study area of Tiruchirappalli District. The main limitation is that the scope of the researchers' study was limited only in the Tiruchirappalli District. The farmers problem regarding cultivation and marketing of banana may be contrast in different area. The information given by the respondents regarding their income and other personal details can be biased.

Operational Definitions

Marginal Farmers

'Marginal Farmer' means a farmer cultivating (as owner or tenant or share cropper) agricultural land upto 1 hectare (2.5 acres).

Small Farmers

'Small Farmer' means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 1 hectare and upto 2 hectares (2.5 acres to 5 acres).

Large Farmers

'Large Farmer' means a farmer cultivating (as owner or tenant or share cropper) agricultural land of more than 2 hectares (above 5 acres).

Conclusion

Banana crop is widely grown in India and has great socio-economic and religious significance. It is an important crop for small, marginal and large farmers. The findings reveals that farmers are facing numerous cultivation and marketing problem, such as, sell their crops at lowest price, Traders and the commission agents take away their major share of the price, lack of storage and caring facility, cost of transportation being high, obliviousness about various remedies to prevent diseases occurred in banana cultivation and lack of market intelligence to the farmers and traders. Creating more number of warehouses and maintaining international standard storing. Most of the existing storage capacity is concentrated in major towns with institutions like State Warehousing Corporations, Marketing Boards.. At the present situation the warehouses are not easily accessible by the farmers and it is not affordable to small and marginal farmers. The efforts should be made on creating rural storage capacity with primary agricultural credit societies and panchayats. Authorities should develop a latest technology to process banana on commercial basis to meet the international quality. It is concluded by saying that proper promotional methods in the international market will help our farmers who are cultivating banana could compete in the global market. It is expected that the Strong coordination between farmers, Government machinery and entrepreneurs regarding various issues related to banana cultivation and marketing will boost farmers to continue cultivation of banana.

ROLE OF DIGITAL MEDIA IN MARKETING WITH REFERNCE TO INDIAN TRAVEL AND TOURISM INDUSTRY

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Abstract

Growth in number of internet users and use of mobile applications, along with advancement in information technology is offering abundant information in the virtual space. With the increase in number of jobs and income levels, people are showing inclination towards travel and tourism. As travelers and tourists seek instant information, gathering information online visiting websites, search engines, mobile app, e-commerce aggregators and social media has made information search easy. Ample information is available online which has also lead to problem of information overload. Travel & tourism service providers, in order to capture larger business and to build their brand, are doing marketing by providing travel deals online & through other digital medium which has affected business & industry. This research focuses on assessing the impact of digital marketing on travel & tourism industry. It helps in gaining an understanding on the level of impact created by digital marketing, its pros & cons, and provide suggestions for travel & tourism service providers to address relevant issues and challenges. The outcomes of the research can be used by E-Commerce aggregators, digital marketers, Mobile App service providers, social media marketers' and implementers of IT for tourism as a reference for digital marketing decisions.

Keywords: Digital Marketing, Internet Marketing, IT for Tourism, Online Bookings, Social Media Marketing, Travel & Tourism, Travel Deals Online.

Introduction

The rise of the Internet and the ongoing evolution of digital marketing have a profound effect on the tourism industry to such an extent that it has become by far the most important tool for any travel and tourism business. At the same time, businesses need to realize that they have far less control than ever before, since consumer-generated content has become one of the most significant trends of all. Thanks to the global and highly accessible medium that is the modern Web, consumers are able to leave reviews, post comments on social media and spread word about their experiences to an extent that was never possible before. This trend is particularly important in the travel and tourism industry, due to the fact that more and more people are turning to the Internet to find everything from destination guides to restaurant and hotel reviews.

The Internet plays an important role not only during the planning stage of a holiday abroad, but also during the holiday itself. Due to high use of mobile devices in the last few years, consumers use their smart phones or tablet computers while exploring their destinations and seeking out local venues and travel tips. When they return home, they'll likely leave reviews on popular websites such as tripadvisor.com and on various major booking engines such as lastminute.com or

booking.com. In order for travel companies to hold on to existing customers and attract new ones, they need to work tirelessly to build and preserve their reputations.

The Travel Industry in the Context of Digital Marketing:

The rapid development of the digital world has had a particularly strong impact on the tourism industry to such an extent that it has become a critical enabler for any business in this field. Understanding the main tourism drivers in the areas that concern business is the most essential first step towards success. More traditional sources of information, such as fliers, guide books and the like still play a role, but the vast majority of content is now online, and in order to have any control over a brand's reputation and image, it is essential to maintain a constant presence online.

As an informational resource, the modern Web is usually the first place that people turn, not least because there are no physical or financial constraints dictating what consumers can publish. Fortunately, this fact also applies to businesses themselves, since they also have access to a huge range of publishing tools and different forms of marketing. Travel businesses can use the Web to build up a community whereby their customers share stories and provide invaluable feedback, while marketers themselves can make use of the more visual modern

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social networks to draw in a wider audience as well as nurture current customers.

Key Digital Marketing Strategy for Tourism Industry:

For a comprehensive approach to digital marketing inclusive of long-term and short-term perspectives, here are key digital marketing strategies that tourism industry can incorporate in business plan for driving traffic and higher ROI(Return on Investment).

1. **Social Selling:** Identify the prospective customers and become a trustworthy source of information through multi-channel campaigns (Facebook, Twitter, LinkedIn, YouTube and Google+). Facebook provides us with powerful insights to measure the social marketing performance and one in every 10 people on earth use Facebook. Ensuring that the hospitality industry has an optimized Facebook presence is essential to target new social guest.
2. **Content Marketing:** Create unique and relevant content to entice and engage the niche audience with different forms of content including articles, blogs, press release, newsletters, white papers, and social media post. Map your content to buying cycle with the appropriate content format. Develop a content calendar to schedule activities, defining your business objective. An effective content marketing plan will help to stay one step ahead of the crowd.
3. **Email Marketing:** Create a cross-channel brand promotion through Email campaign, communicating with the end-clients. Email Newsletter with short subject lines has the highest open rate as compared to the conventional approach. Ensure that the email newsletter contains click through to your website and offer a clear incentive to subscribe, which limit the chance of your newsletter getting delete
4. **Video Marketing:** Visual content (rich media and video) help to improve user experience. Free video hosting sites such as YouTube, Vimeo, Vevo, Veoh, Flickr, and Break helps to post short recordings of your restaurants/hotels with a variety of food and beverages to engage customer's attention. Sharing video is a great platform to demonstrate your expertise. Remember to include a call-to-action for customers to get in touch with you.
5. **Remarketing /Behavioral Targeting:** One of the most important aspects of digital marketing. It's a unique hotel marketing strategy to encourage online customers to visit again and make their booking. Retargeting service for hotel marketers' help to generate leads on their service page. Remarketing is a low-risk display option, boosting brand searches and site engagement.

6. **Mobile Hotel Marketing:** The hoteliers need to focus on two major aspects- how to promote their brand through mobile platform and how to connect with potential audience through smart phones and tablets. It's evident that Mobile Hotel Internet marketing plays an integral part in driving traffic and leads to your website.
7. **Mobile Ads:** Mobile Ads is a latest and innovative technique for Smartphone users to improve online presence. Create a mobile app listing all the features and services for customers to choose from. Mobile hotel website page enables customers to make their booking effortlessly.
8. **Search Engine Optimization:** For Hotel and Tourism industries, a professional SEO service is a must. The foundation of On-page activities involves page titles, headings, meta-tags whereas Off-page activities involve blogs, business / local listings, directory submission and social media.
9. **PPC Marketing:** Pay-per-Click marketing, also known as *Paid Search Marketing* helps to display your hotel/restaurant ad on the top of the search engine result page. A well-planned and executed PPC advertising campaign help to achieve the online hotel marketing goals, tracking conversion rate, monitoring your online competitors and better ROI.
10. **Hotel Web Marketing:** Online web hotel marketing presence is vital for the hospitality industry to gains a substantial percentage of its bookings. Create an online advertisement with simple hotel management budget target the online customers.

Review of Literature:

S.K.Kuthiala - Tourism and Hospitality Industry in India - Journal of Services Research, Volume 1, Number 1 (April-September, 2001) – To achieve rapid industrialization, need for advancements in the field of transportation and communication has become essential. Such advancements have led to start and growth of industries which has opened several job opportunities and has enhanced earning levels leading to increase in disposable income. People, to break from regular work, are showing interest in travelling & touring. India, with wider geographical diversity & culture, attracts people, thus offering tremendous potential for tourism.

Mohammad Amaan Khan - A broad view of prospects of tourism industry with reference to India - Pranjana Vol 17, No 2, Jul-Dec, 2014 - Use of internet plays a significant role in connecting tourism service providers and customers. Information technology is looked as a tool for marketing travel and tourism. It helps in creating information environment for tourism institution thus impacting tourism system.

UKESSAYS - Technology Has Significant Impact on the Travel Tourism Essay - Published: 23, March 2015 – Technology has an impact on the way business is operated. In the recent past, travel and tourism industry has progressed along with the development in technology. In short,

technology has redefined the way tourism is managed. Communication technology has contributed towards promotion of destination, attracting tourists, enabling online reservations and payment systems. This has bridged gaps between the tourism service providers and the seekers. Tourists can access all kinds of information online, collate, compare and decide on their travel.

Professor Jennifer Rowley - The International Journal of Organizational Innovation Vol 8 Num 1 July 2015 – Digital marketing helps an organization to develop foresight and plan internet marketing activities and keep abreast with changing trends by offering customised services to the prospective customers.

Courtney L Vien - The future of marketing: Thriving in the digital world – Journal of Accountancy - June 1, 2015 - Use of digital marketing has introduced several changes and challenges in marketing strategies of organizations. There is a significant move where customers discover the firm, evaluate offerings, assess online instantaneously. Social media and content marketing complement each other by bringing in potential customers to business. With strong online presence, a firm can create their brand and impact target market.

Statistical Data: Tourism and Digital Marketing:

- According to India Brand Equity Foundation (IBEF) the total contribution by travel and tourism sector to India's GDP is expected to increase from US\$ 136.3 billion in 2015 to US\$ 275.2 billion in 2025. Travel and tourism is the third largest foreign exchange earner for India. It offers a diverse portfolio of niche tourism products - cruises, adventure, medical, wellness, sports, MICE, eco-tourism, film, rural and religious tourism. India has been recognized as a destination for spiritual tourism for domestic and international tourists. Travel & Indian tourism Industry is growing at CAGR of 10.2%. (Source: RedSeer Consulting India OTA market advisory overview)
- According to www.w3trainingschool.com - Digital marketing industry achieved growth rate of 30% during 2015 and estimated growth for year 2016 is 40% and the fact is that the growth rate is going to grow further at a faster pace. Indian Internet population to reach half a billion by 2018 (Source: BCG Analysis). Indian ECommerce market size to be \$ 56 billion by 2023 (Source: www.w3trainingschool.com)

Application of Digital Marketing in Travel & Tourism Industry:

The growth of digital marketing has had an impact and will continue to impact travel & tourism industry. It has become an essential tool for managing the business. Understanding the main drivers of travel & tourism that includes geographical diversity, government initiatives, development of customised packages, changing consumer dynamics, easily available finance and benefits of customised packages for the target market are the key towards success in tourism. As compared to traditional promotion methods that use printed information, voluminous contents are available online. As a source of instant information, the web/mobile app is the first choice as there are no restrictions or constraints in searching for information. To exercise hold on brand and to create equity, it is important to make consistent presence online. In addition, web is the place where customers share their valuable feedback; write reviews, share visuals to attract larger audience. Another significant fact is the ability of digital marketing to address the niche market where customers have specific requirements. Ex: Eco tourism, Adventure tourism, Medical tourism e.t.c. With internet it is now possible to cater to specific needs by providing necessary information.

Examples of Digital Marketing Application:

- 1. Booking – Companies are recognizing the importance of second screen marketing:** Digital consumption today is very different from what it used to be, even a few years ago. The use of mobile devices is on the rise and the situation is no different for the tourism industry. Additionally, it might be even more deal-breaking since people use various devices to book their airplane tickets and hotel rooms. Due to that fact, there is an emerging trend of mobile-only travel agencies (MTAs). These companies offer travelers the ability to book tickets through downloadable mobile/tablet-exclusive apps.
- 2. On-board – Experience marketing is as relevant as ever:** Travelling from point A to point B can be a long and tiring experience. In an attempt to make the journey experience more pleasant for travelers, airlines install advanced in-flight entertainment systems that allow people to watch movies and TV shows, play games, listen to the radio and make phone calls from the aircraft.
- 3. At the Destination – Additional services result in repeat sales:** Before going on a trip, most people research the place they're about to visit. Once they arrive at the destination, the search for the best places to visit continues. Thankfully, the power of Wi-Fi

allows travelers to use their devices anywhere from the hotel room to coffee shops and touristic attractions. As a result, planning any trip becomes as easy as visiting a review website and choosing the next destination point.

Research Design:

Statement of the problem: The rapid growth of the travel & tourism in India, and increased usage of technology as a tool to facilitate online transactions, has led to a blending of technology with travel & tourism management. Research across the globe indicates that modern travelers & tourists are looking for interactive facilities, high-quality services, varied information on services and appropriate information to assist them in decision making. Also the prospective tourists are finding it difficult to identify the required information and are facing the problem of information overload. Like many other service industries, the travel & tourism industry has been significantly affected by the strides made in use of internet & technology. This research focuses on understanding impact of digital marketing on travel & tourism industry.

Research Objectives:

- The purpose of research is to study the growth of tourism industry in India.
- The study ascertains the factors impacting different aspects relating to digital marketing in tourism.
- In specific, aim is to assess the impact of digital marketing on travel & tourism industry in India.

Significance of the study: The world is moving from analog to digital. Enormous data is getting generated and consumed through several electronic gadgets like mobiles, laptops, desktops and tabs. Use of digital medium is faster, streamlined, affordable and versatile. In addition, the business performance can be tracked and monitored. The fact is that, in digital age, organizations by default have to adapt to the changes, ever changing marketing environment by exploring and implementing the potential of digital marketing. Travel & Tourism industry is no exception. This helps to engage the customers and make sure they have the finest of away-from-home experience. In order to attain competitive advantage, players in tourism industry are looking for innovative ways to reach out to their potential buyers and customise services to their end users. This research helps in understanding customer demography characteristics, preferences, how do they plan trips, how often they travel, decision making factors, use of different products and services, evaluating experiences e.t.c. Also how the above elements are impacted by digital marketing.

Tools for data collection and analysis:

- Sources of data: Both primary and secondary data are used for the study.
- Method of data collection: Primary data is collected through questionnaire using Google docs.
- Secondary data is collected from websites, books, publication and journals.
- Application of Chi-square & SPSS for analysis and hypotheses testing.

Summary:

The major reason hospitality and tourism companies are so successful at adapting digital marketing strategies is because they carefully analyze how people interact with surrounding environments while travelling. These insights help them recognize existing customer needs and give travelers what they want to create the "wow" effect and ensure repeat sales.

Conclusion:

It can be concluded that digital marketing is inevitable for growth & prosperity of travel & tourism industry. It is one of the Industries that are largely affected by digital phenomenon. In order to attain competitive advantage, tourism players are going with implementing the latest technology and exploring the right way to reach potential buyers by customising their offerings to specific requirements. In addition to contributing to increase in sales for the seller, it makes easy for tourists to decide and buy services online instantly. Digital marketing is not just limited to desktops or laptops. The use of mobile apps is on the rise because people need to be connected with all the time.

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JOB SATISFACTION AMONG PARAMEDICAL STAFF A COMPARITIVE STUDY OF PRIVATE AND PUBLIC HOSPITALS A CONCEPTUAL FRAMEWORK

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Abstract

In recent years, emphasis on improving the quality of care provided by the nation's hospitals has increased significantly and continues to gain momentum. Healthcare is the shining light in the jobs market with the demand for nurses and allied professionals on the rise. Nurses play an integral role in the healthcare system. This is why they have been correctly referred to as the heart of healthcare. Nurses play a drastic role in the quality improvement and the challenges they face can provide important insights about how hospitals can optimize resources to improve the quality of patient care. Improvements in the health care delivery system involve not only adding new resources to it, but also making changes within it to make the best use of resources, especially human resources. Humans perform optimally when satisfied with their work. Job satisfaction is determined by the degree to which the characteristics of a job fulfil a person's needs. The higher the balance of satisfaction over dissatisfaction, the more likely it is that an individual will play an active role in the fulfilment of organizational goals. The health care system can efficiently deliver the services with the assistance of nurses who find satisfaction in their jobs. Thousands of nurses migrate each year in search of better pay and working conditions, career mobility, professional development, a better quality of life, personal safety, or sometimes just novelty and adventure. This paper dwells on the roles of nurses and the effects of nurse migration, addresses the factors driving nurse mobility, and reviews the current issues regarding nurse migration and also devises retention strategies to successfully address the critical shortage of nurses willing to remain in active practice. Nurse mobility becomes a major issue in a context of migrant exploitation or nursing shortage. Injecting migrant nurses into dysfunctional health systems and the ones that are not capable of attracting and retaining staff domestically will not solve the nursing shortage. Migration of nurses has profound impact on the hospitals and if this issue is not addressed immediately it results in a loss of skilled and educated personnel resulting in the short supply of most efficient nurses.

Key Words: Job satisfaction, nurses, health workforce, retention, mobility

Introduction

Healthcare is the shining light in the jobs market with the demand for nurses and allied professionals on the rise. As the economy strengthens, demand is expected to continue to outpace the market. With the job market heating up, hospitals have focused on ways to protect their human capital. For decades the shortage of nurses has been a continuing serious concern for health services around the world. Nurses are in high demand in all countries.

The healthcare industry is experiencing a paradigm shift. The ever expanding healthcare rolls, the aging population, the mandate on quality & safety, the squeeze in reimbursements, the competition for patient volume, the shift in the delivery of care, the shortage of nurses & allied professionals are all stressing the industry. Healthcare workers have become more mobile with hospital and turnover on the rise, and, as the labor market

expands expect retention rates to further deteriorate. Nurses are involved in medical and nursing research and perform a wide range of non-clinical functions necessary to the delivery of health care. Nurse recruitment and migration have been increasing in the last decade and recent trends show an increase in the movement of nurses between developing and developed countries, resulting in a worldwide shortage of nurses.

The Current Situation

Nursing is an integral part of the health care system globally. Rapid scientific, technological and medical advances in recent years have completely transformed the conventional pattern of the health care sector. Hospitals now have become a dynamic industry. Their core mission is the delivery of quality patient care and excellent medical practices, which in turn depend upon the employee job satisfaction.

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The sources of job satisfaction can be extrinsic like superior-subordinate relationship, working conditions and intrinsic (internal to the person). Intrinsic satisfaction comes from within. It may be fuelled by a desire of achievement, advancement, recognition, responsibility, authority, interest, challenge, flexibility and freedom of work.

According to a new study by the Center for Studying Health System Change (HSC) there has been a great development in the role and influence of nurses. Hospital organizational cultures set the stage for quality improvement and nurses' roles in those activities. Hospitals with supportive leadership, a philosophy of quality as everyone's responsibility, individual accountability, a good rapport between physician and nurse champions, and an effective feedback reportedly offer greater promise for a successful staff engagement in the improvement activities.

Yet hospitals confront challenges with regard to nursing involvement, including: scarcity of nursing resources; difficulty engaging nurses at all levels—from bedside to management; growing demands to participate in more, often duplicative, quality improvement activities; the burdensome nature of data collection and reporting; and shortcomings of traditional nursing education in preparing the nurses for their evolving role in today's contemporary hospital setting.

Review of the Literature

(March 2008) **Debra A. Draper, Laurie E. Felland, Allison Liebhaber, Lori Melichar**

In their study found that the respondents had joined the profession by choice and were supported by their families in their decision to pursue their career, but now indicated that they were dissatisfied with their jobs. Three types of narratives were identified, namely, "Working in the spirit of serving humanity", "Working against all odds", and "Working in a functional system and facing pressures of increased accountability". Nurses working in a public sector hospital are represented in the first two narrative types, whereas the third represents those working in a private sector hospital. The first narrative represents nurses who were new to the profession and despite hard working conditions were performing their duties. The second narrative represents nurses working in the public sector with limited resources, and the third narrative is a representation of nurses who were working hard and stressed out despite a well functioning system.

Saima Hamid, Asmat Ullah Malik, Irum Kamran, and Musarat Ramzan in their book **Job satisfaction among nurses working in the private and public**

sectors: a qualitative study in tertiary care hospitals in Pakistan report their findings:

Nurses reported that they were "moderately satisfied" in their jobs with "neutral" opinion about their retention. Nurses who work in private hospitals were more satisfied and intended to retain their jobs more than nurses in public hospitals. Nurse job satisfaction and retention are related concepts; nurses who are satisfied in their jobs are likely to retain these jobs.

J Nurs Manag., 2005 Jan;13(1):40-50. Nurse Job satisfaction and retention: comparing public to private hospitals in Jordan:

According to the study, Nurse's job stress can have impact on both economic and personal implications. The stress leads to the stress-related employee absenteeism, burnout and a negative impact on pupil outcomes. In the study it was found that there is no significant stress level difference between the urban area female nurses working for the private hospitals and the urban area female nurses working for public hospitals. No significant difference was found between female nurses of private hospitals from urban area and the female hospital nurses of public sector from urban area in terms of their work stress.

IOSR Journal of Humanities And Social Science (IOSR-JHSS) Volume 19, Issue 6, Ver. IV (Jun. 2014), Krupa A. Vyas:

Asad and Khan(2003) state that job stress is the effect of tension on an employee by the job pressures to fulfill job assignment and to respond to deadlines. Salik and Kamal(2007) mentioned that most people spend a considerable amount of their lives at work. D'souza, et al.,(2005) argued that the specific stress experienced by people often depends on the nature and demands of the setting in which people live.

Smith and Bourke (2002) explored work-related stress and job satisfaction among females and identified four aspects of stress: staff tensions and conflict, time pressure, students and classroom conditions, and lack of rewards and recognition. The job context, workload and satisfaction were found to affect stress directly.

According to the US Department of Labor's revised Occupational Outlook Handbook (2000), "Registered nurses (R.N.s) work to promote health, prevent disease, and help patients cope with illness. They are advocates and health educators for patients, families, and communities. When providing direct patient care, they observe, assess, and record symptoms, responses, and progress; assist physicians during treatments and examinations; administer medications; and assist in

convalescence and rehabilitation. R.N.s also develop and manage nursing care plans; instruct patients and their families in proper care; and help individuals and groups take steps to improve or maintain their health.

According to (Dussault et al, 2009: 22). Nurses may migrate for reasons that cut across demand side and supply side contexts. Indian nurses look for overseas opportunities because of the lack of opportunities for professional growth and skill development at home and because of poor working conditions and poor quality of training. But they also aspire to work and live overseas. Besides, migration also depends upon portability of skills, recognition of qualifications, social networks and active recruitment

Definition of Terms

A nurse is a health care professional who is engaged in the practice of nursing. Nurses are men and women who are responsible (along with other health care professionals) for the treatment, safety and recovery of acutely or chronically ill or injured people, health maintenance of the healthy, and treatment of life-threatening emergencies in a wide range of health care settings.

Key Words:

Job satisfaction- Job satisfaction is the feeling as how content someone is with their job and the sense of accomplishment they get from doing it.

Nurses- A nurse is a health care professional who is engaged in the practice of nursing.

Health workforce- Health workers are “all people engaged in actions whose primary intent is to enhance health.

Retention- Employee retention is the ability to keep employees within an organization.

Mobility- It is the extent to which the workers are able or willing to move between different jobs, occupations, and geographical areas.

Reasons for Mobility of Nurses

Nurses are the key caregivers in hospitals; they can significantly influence the quality of care provided and, ultimately, treatment and patient outcomes. Some of the reasons for the migration of nurses are:

- Better remuneration
- Safer environment
- Improved living conditions
- Lack of support from supervisors
- Non-involvement in decision making
- No job satisfaction

- Lack of facilities
- Lack of promotions and lack of future
- Subordination to the medical profession on all matters, even over standardized regulations
- Difficult working conditions
- Constant schedule changes
- Work overloads due to high number of patients and paperwork
- Shift work
- Lack of appreciation by superiors
- Inadequate pay
- Conflicting expectations from nurses and managers due to regulation of cost
- Inability to provide comprehensive nursing care due to work
- Loss of confidence in the health care system

Effects of Migration of Nurses

- Increased nurses' patient workloads
- Increased risk for error, thereby compromising patient safety
- Increased risk of spreading infection to patients and staffs
- Increased risk for occupational injury
- Increase in nursing turnover, thereby leading to greater costs for the employer and the health care system
- Increase in nurses' perception of unsafe working conditions, contributing to increased shortage and hindering local or national recruitment efforts

Hospitals confront challenges with regard to nursing involvement, including: scarcity of nursing resources; difficulty engaging nurses at all levels—from bedside to management; growing demands to participate in more, often duplicative, quality improvement activities; the burdensome nature of data collection and reporting; and shortcomings of traditional nursing education in preparing nurses for their evolving role in today's contemporary hospital setting.

Statement of the Problem

Healthcare organizations are continually battling against conflicting priorities. To become successful they need to focus on delivering high quality patient care which can be possible with good nursing staff and their dedicated efforts. Hospitals these days are facing a lot of challenges with respect to the retention of nurses, their loyalty and their job satisfaction. The job satisfaction experienced by nurses in private hospitals is different that of the nurses in public hospitals. There are many variables responsible for the job satisfaction experienced

by nurses and this area should be addressed appropriately to achieve the objectives of the hospitals. Hence the aim of this study is to examine and critically evaluate the factors and variables that determine and compare the job satisfaction of nurses in both private and public hospitals.

Significance of the Study

This study focuses on the review of the formulation of strategies to sustain the nurses for a longer period of time in Hospitals which fosters positive impact on the growth of the hospitals.

Methodology

The secondary data which is already available and collected by someone else relating to the study is collected from books, research articles, magazines, journals, reports, newspapers and websites.

Objectives

- To find out the level of job satisfaction of nurses in both private and public hospitals.
- To compare the job satisfaction level of nurses in private and public hospitals.
- To find out the factors responsible for enhancing the job satisfaction of nurses.
- To find out the impact of monetary benefits on job satisfaction of nurses.
- To suggest measures to improve the satisfaction level of nurses.

Hypotheses:

- The non-monetary factors have a great impact on the job satisfaction of nurses in private hospitals
- The job satisfaction of nurses is higher in private hospitals when compared with those in public hospitals.
- The monetary factors play a dominant role on the satisfaction level in public hospitals.

Role of Nurses In Hospitals

Nurses develop a plan of care, sometimes working collaboratively with physicians, therapists, the patient, the patient's family and other team members. In advanced countries practice nurses, such as clinical nurse specialists and nurse practitioners, diagnose health problems and prescribe medications and other therapies. Nurses may help coordinate the patient care performed by other members of a health care team such as therapists, medical practitioners, dietitians, etc. Nurses provide care both interdependently, for example, with physicians, and independently as nursing professionals. As the nation's hospitals face increasing demands to participate in a wide range of quality

improvement activities, the role and influence of nurses in these efforts is also increasing.

At the top of the educational ladder is the doctoral-prepared nurse. Nurses may gain the PhD or another doctoral degree such as Doctor of Nursing Science (DNSc) or Doctor of Nursing Practice (DNP), specializing in research, clinical nursing, etc. These nurses practice nursing, teach nursing and carry out nursing research. As the science and art of nursing has advanced, so has the demand for doctoral-prepared nurses.

Nurses are on the frontlines of administering and evaluating the treatment. Nurses are of greatest advocate for patients. Because they spend more time with them, nurses can comprehensively moderate their progress. They know what symptoms might be a red flag and can assess the effectiveness of treatment. They then communicate all of this to the doctor. Keeping this open dialogue is just one of the countless things nurses do to ensure the quality of care.

Nurses also provide invaluable emotional support. They understand the complexities and implications of an illness. They can counsel the family through everything from understanding a chronic condition to coping with death and dying. Their knowledge of illness combined with exceptional people skills provides comfort and stability. For many patients, this relationship is an anchor in the tumultuous waters of the hospital system.

Nursing is a true calling. It's a physically demanding position; many nurses cycle through 12-hour shifts on their feet. They give up holidays with their families and work through nights and weekends. This selflessness is also reflected in their commitment to their patients.

Inferences

- Nurse migration is pushed, pulled, and shaped by a constellation of social forces and determined by a series of choices made by a multitude of stakeholders. Mobility is a reality in a globalized world, one that will not be regulated out of existence. It becomes an issue only in the context of shortages or migrant exploitation and abuse
- Motivators to nurse migration are linked to financial, professional, political, social and personal factors. Although economic factors were the most commonly reported, they were not the only reason for migration. This was especially evident among nurses migrating between developed countries.
- One of the reasons for mobility is Job satisfaction and it is determined by a comparison of one's prior expectations about the job and the actual experience of the job. It has been found that job satisfaction relates to beliefs and emotions that individuals have about their work and their job.

- Without a doubt, satisfied employees are the ultimate goal of every leader. On the other hand, the goal of every employee is to find the kind of work that matches their abilities and interests as closely as possible, enables them success, and provides them with opportunities for promotion. Satisfied employees tend to be more productive and committed to their employers, and a direct correlation has been shown between staff satisfaction and patient satisfaction in health care organizations.
- Even though research has shown different levels of job satisfaction for nurses, satisfaction predictors tend to be relatively similar, and include working conditions, relationships with coworkers and leaders, pay, promotion, security of employment, responsibility, and working
- Also organizational climate and organizational culture in nursing have been studied as well as job satisfaction in some institutions. Because it affects not only quality of nursing but also patients' satisfaction, the level of employees' job satisfaction is very important for health care institutions
- Nursing shortage is an issue in many countries.
- Ultimately, the demand for nurses is growing as an integral part of the overall health system to provide better health care.
- A nurse's motivation to migrate is multifactorial, not limited to financial incentives, and barriers exist that discourage or slow the migration process. The migration flows vary in direction and magnitude over time, responding to socioeconomic factors present in source and destination countries
- As long as striking global disparities in nursing incomes persist, it will be difficult to stem the hemorrhage of nurses migrating.
- Issues like job satisfaction, working conditions, preparation levels and educational programmes should be addressed.
- Respect recognition and acknowledgement of nurses for professional expertise.
- Empower nurses and increase the autonomy of profession.

Conclusion

Nurses are the backbone of the healthcare sector, are leaving the country in droves for higher salaries abroad, mainly to "arrange for dowry" and "repay education loans". Battling with low salaries and inadequate working conditions, these Florence Nightingales of India are seeking better pay packets abroad that will benefit them and their families. The value hospitals place on their people will have a direct correlation to their commitment, confidence and engagement. Enhancing culture and building programs to reinforce these values is critical to driving retention. Hospitals believe that retention is a "key strategic imperative", yet are slow to translate this into a formal strategic plan. The cost of turnover can have a profound impact on the already diminishing hospital margin and needs to be managed.

Satisfied employees play a crucial role in an organization's success, so health care organizations must be aware of the importance of employees' job satisfaction. It is recommended to monitor employees' job satisfaction levels on an annual basis.

It is important for nurse managers in the source countries to advocate incentives to retain nurses. In the recipient countries the number of international nurses continues to increase implying the need for more innovative ways to mentor and orientate these nurses. It is important to look at nurse mobility within the context of the nursing shortage and to consider the paradox of unemployed nurses seen in the very countries with the greatest shortage, so as to understand how various societal forces contribute to the effects of nurse migration.

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Suggestion

- Strengthen the bottom line, hospitals need to build retention capacity, manage vacancy rates, bolster recruitment initiatives and control labor expenses.
- Breaking through the myopic ways of hiring travel and agency staff to band-aid the issue or utilizing excessive overtime which taxes the staff, the quality and the patient experience is a start.
- Building and retaining a quality workforce is paramount to navigate the shifting paradigm more serious attention must be given to retention strategies, including effective incentive packages. The growing health needs of national and global populations require health systems with strong infrastructures and sustainable domestic workforces that effectively deliver equitable care.
- Working conditions are crucial in sustaining migrants. These include the quality of physical and social infrastructure but also crucially the attitudes of employers, colleagues and patients

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E-COMMERCE CHALLENGES AND OPPORTUNITIES

Dr. L. N. Jayanthi¹

Abstract

E-commerce as anything that involves an online transaction. E-commerce provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice and saves time. The general category of e-commerce can be broken down into two parts such as E-merchandise & E-finance. E-commerce involves conducting business using modern communication instruments like telephone, fax, e-payment, money transfer systems, e-data interchange and the Internet. This paper is an outcome of a review of various research studies carried out on E-commerce. This paper examines different opportunities of e-commerce. It brings out the overall view of growth of e-commerce industry in India. This paper highlights the various key challenges and opportunities which Indian e-commerce industry may face in the upcoming years.

Introduction

Electronic commerce is commonly known as e-commerce is the buying and selling of products or services over electronic system such as internet and other computer networks. This can range from ordering online, through online delivery of paid content, to financial transactions such as movement of money between bank accounts. This paper has analyzed some of the challenges and opportunities of e-commerce.

Categories Of E-Commerce

The various categories of E-Commerce were as follows.

E-Merchandise

Selling goods and services electronically and moving items through distribution channels, for example through Internet shopping for groceries, tickets, music, clothes, hardware, travel, books, flowers or gifts.

E-Finance

Banking, debit cards, smart cards, banking machines, telephone and Internet banking, insurance, financial services and mortgages on-line.

E-commerce provides multiple benefits to the consumers in form of availability of goods at lower cost, wider choice and saves time. People can buy goods with a click of mouse button without moving out of their house or office. Similarly online services such as banking, ticketing (including airlines, bus, railways), bill payments, hotel booking etc. have been of tremendous benefit for the customers.

Review of Literature

An attempt has been made to put forward a brief review of literature based on few of the related studies undertaken worldwide in the area of e-commerce as follows. 1. Elizabeth Goldsmith and Sue L.T. McGregor (2000) analyzed the impact of e-commerce on consumers, public policy, business and education. A discussion of public policy initiatives, research questions and ideas for future research are given.

Prithviraj Dasgupta and Kasturi Sengupta (2002) examined the future and prospects of e-commerce in Indian Insurance Industry.

Young Jun Choi¹, Chung Suk Suh(2005) examined the impact of the death of geographical distance brought about by e-marketplaces on market equilibrium and social welfare.

Jackie Gilbert Bette Ann Stead (2001) reviewed the incredible growth of electronic commerce (e-commerce) and presented ethical issues that have emerged. Security concerns, spamming, Web sites that do not carry an "advertising" label, cyber squatters, online marketing to children, conflicts of interest, manufacturers competing with intermediaries online, and "dinosaurs" were discussed.

Objectives of The Study

- To review the opportunities and challenges of e-commerce in India.
- To bring out overall growth prospect of e-commerce Industry in India.

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Scope of The Study

The study covers overall challenges and opportunities of Indian ecommerce industry.

Methodology

The study includes several challenges and opportunities which is faced by Indian ecommerce industry after the flow of huge venture capital in 2007-08. The data is extracted from the websites and journals.

Opportunities For E-Commerce

The major reasons for E-Commerce to boom in India are

Critical mass of Internet users

With more than 100 million Internet users, the country is beginning to achieve a critical mass of users who are familiar with web services. In addition, over the past few years, relatively sophisticated online travel agents ("OTAs"), such as Make My Trip – which started turning these initial Web users into Web consumers – have dominated Indian e-commerce. While these OTAs have accounted for up to 80 percent of Indian e-commerce in the past, industry giants such as eBay and the new crop of e-tailers expect to participate more heavily in this conversion of Web users to Web consumers, with an estimated 70 percent growth in Indian e-commerce for 2011.

Rising middle class with disposable income

Throughout India's short history, the country has been a land of "haves" and "have-nots". However, with the rise of small and medium enterprises, foreign direct investment, and India's own powerful multinational corporations creating millions of new jobs, a new generation of globally-minded Indian consumers has been created. These consumers are spread across the country. Furthermore, access to many global and domestic brands is limited to major metropolitan regions, such as Delhi, Mumbai, and Bangalore. Therefore, this growing middle class is increasingly turning to e-commerce as the primary outlet for sophisticated consumer products and services.

Payment gateways & logistics

One of the largest challenges to e-commerce in India is the lack of infrastructure to support new businesses. Logistics companies have been notoriously unreliable, and complex interstate regulations mean that interstate logistics and paperwork is more like international customs. Additionally, Indians have an aversion to credit cards – only an estimated 2 percent of the nation has a credit card. However, the new breed of domestic logistics companies recognize the importance of reliable delivery

and technology investment, and a number of new payment gateway companies such as CC Avenue have sprung up to service the growing e-commerce ecosystem. Alternative payment methods such as netbanking and cash on delivery are now mandatory offerings for leading e-commerce platforms and can drive as much as 75 percent or more of transactions, and sophisticated technical integrations make the experience seamless.

User Experience

Of course, the primary driver for e-commerce anywhere is the user experience. Customers prefer a trusted relationship with an e-commerce brand, and the conveniences and reliability of e-commerce businesses have to outweigh the benefits of traditional retail outlets. Because there have been a relatively small number of successful consumer Internet companies in India, there has been less competitive pressure to force implementation of global best practices. However, as the number of e-commerce companies has grown, companies have started to place more emphasis on investing in the user experience. Best practices that have driven e-commerce globally are now a key focus of successful Internet companies, including merchandising, customer service, user interface design, and guaranteed delivery and return policy. In this competitive drive to differentiate via user experience, the ultimate winner is the Indian online consumer.

Challenges for E Commerce

The Challenges for E-Commerce were as follows.

Pushy Sales

When customers look for something for online shopping, they eventually gets frustrated with tons of popup and banner ads screaming at them, this is not going to help them as this will only make customers switch to other sites there are so many of them now.

Personalization

Personalization can be the single most important challenge when it comes to e-commerce and its competition to the retail stores that we used to go as children.. the store owners remembered us, our preferences and had that personal touch which is difficult to replace when you are selling online.

No-Service Sales

E-Commerce web-store might be attractive, but what if the customers get lost in their site without having any idea about what to search and where to go? This is common challenge that many ecommerce websites are having.

International Orders

It is found that 40% of the e-commerce shopping portals turn down international orders as most of them doesn't have the logistics, and other systems to fulfill the order and this is a major challenge facing the global e-commerce. Duties and tariffs are other problem as customers tend to reject purchase due to such high cost.

Shipping Challenges

Issues related to lack of supply chain integration, high delivery charges for products, delay in delivery and lack of proper courier services in some areas also make customers frustrated.

Product Return, Refund etc

Product which is not satisfactory for the customers tends to get replaced or returned. This is another major issue which leads into overall loss in revenue, loss of shipment costs and more than all these loss of reputation.

Currency Challenges

Different countries have different import export specifications. This hinders smoothness in e-commerce shopping and product delivery. Issues related to credit card limits and currency exchange rates. Certain countries also restrict payment gateways causing problem.

International Taxation

We are living in a global village and web has truly made our business boundaries seamless, global and boundary-less (virtually speaking). But the catch is the world still lives in physical boundaries and this is not going to change anytime soon. Every country (even states inside them) have different taxation norms incorporating them into a web fabric is a huge challenge.

Customer Service

E-Marketers focuses on the website performance ignoring customer relationship and in-personal assistance.

Conclusion

With the development of computer technology, the World Wide Web has become the connection medium for the networked world. Computers from locations that are geographically dispersed can talk with each other through the Internet. As with any new technology, there are positives and negatives associated with its use and Adoption. Finally, an e-marketplace can serve as an information agent that provides buyers and sellers with information on products and other participants in the market. E-commerce creates new opportunities for business; it also creates new opportunities for education and academics. It appears that there is tremendous potential for providing e- business education.

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PENETRATION AND PERCEPTION OF FMCG AMONG RURAL WOMEN

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Abstract

The rural market has been growing steadily over the years and is now bigger than the urban market for FMCGs but there lies a great state wise disparity in India in terms of consumption pattern. The Indian FMCG sector is the fourth largest sector in the economy with an estimated size of Rs.1300 billion. Unlike the developed markets, which are prominently dominated by few large players, India's FMCG market is highly fragmented and a considerable part of the market comprises of unorganized players selling unbranded and unpackaged products. The data which has been collected from 250 housewives and 250 working women regarding their perception towards the FMCG product promotional strategies is narrated in this paper to highlight their perceptions towards the promotional strategies. The correlation between the perception of Housewives and Working Women is highly positive and perfect to the tune of 0.99 and so it reveals that as far as the perception of the women respondents towards the product promotional strategies. Hence, it may be recommended that the producers or marketers should frame ethical advertising strategies keeping in mind that rural people are fond of electronic and print media advertisements.

Key Words: Fast Moving Consumer Goods, Products, Promotional Strategies, Rural Markets

Introduction

The Fast Moving Consumer Goods (FMCG) sector is a corner stone of the Indian economy. The term FMCGs refers to those retail goods that are generally replaced or fully used up over a short period of days, weeks, or months, and within one year. Fast Moving Consumer Goods (FMCG) are products that are required by almost all users in their day today life. This contrasts with durable goods or major appliances such as kitchen appliances, which are generally replaced over a period of several years. The Indian FMCG sector is the fourth largest sector in the economy with an estimated size of Rs.1300 billion. Unlike the developed markets, which are prominently dominated by few large players, India's FMCG market is highly fragmented and a considerable part of the market comprises of unorganized players selling unbranded and unpackaged products. This sector touches every aspect of human life. The FMCG producers have realized that there is ample opportunity for them to enter into the rural market. Today we notice this shift towards branded FMCGs in rural areas as a result of Socio-Economic & Political changes in the recent times. This has made rural areas more viable markets even compared to urban areas. The Socio Economic and Political changes contributed to a great extent for changes in the lifestyles of rural people who patronized branded FMCG products. The Government policies to promote education in rural areas enhanced their brand awareness due to the presence of at least one student

pursuing higher education in their family or neighboring family.

Penetration of FMCG in the Rural Markets

- In 2015, rural India accounted for more than 40 per cent of the total FMCG market
- Total rural income, which is currently at around USD572 billion, is projected to reach USD1.8 trillion by FY21
- India's rural per capita disposable income is estimated to increase at a CAGR of 4.4 per cent to USD631 by 2020
- As income levels are rising, there is also a clear uptrend in the share of non-food expenditure in rural India
- The Fast Moving Consumer Goods (FMCG) sector in rural and semi-urban India is estimated to cross USD20 billion by 2018 and USD100 billion by 2025
- The rural FMCG market is anticipated to expand at a CAGR of 17.41 percent to USD100 billion during 2009-25
- Rural FMCG market accounts for 35 percent of FMCG market in India
- Amongst the leading retailers, Dabur generates over 40-45 percent of its domestic revenue from rural sales. HUL rural revenue accounts for 45 percent of its overall sales while other companies earn 30-35 percent of their revenues from rural areas.

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- The urban FMCG market in India has been growing at a fairly steady and healthy rate over the years; encouragingly, the growth in rural markets has been more fast-paced
- More than 80 percent of the FMCG products posted faster growth in rural markets as compared to urban ones
- Shampoos have maximum penetration at 69 percent followed by biscuits at 68 percent
- Skin creams have been listed in the top 10 category

Perceptions of Women on the FMCG Product Promotional Strategies

The rural market is not homogeneous. The individual sections of this market are not too big, although the overall size is large. There are Geographical, demographical, statistical and logistical differences. Positioning and realities regarding the potential of each of these market segments differ and lie at the very core of forming the strategy for the rural markets. Gone are the days when rural consumer went to nearby city to buy 'branded products & services'. The rural consumer is growing and this is an opportunity to grab the market share for all the global players in the market – whether it is into Fast Moving Consumer Goods (FMCG) sector or retail sector (either insurance or banking). Insurance sector has one of the biggest potential in the upcoming scenario and the fact lies in the statement that only eight to ten percent of the rural households are covered by life insurance. The data which has been collected from 250 housewives and 250 working women regarding their perception towards the FMCG product promotional strategies is narrated as below.

Table - 1 : Average amount spent by Women towards FMCG

Amount spent	Housewives		Working Women	
	No	Percent	No	Percent
0-100				
100-200	774	52	504	34
200-300	530	35	344	23
300-400	145	10	462	31
Above 400\	40	3	146	10
	11	1	44	3
Total	1500	100	1500	100
r	0.73			

Source: Primary Survey

It is the general tendency among the women folk to spend money on fast moving consumer goods according to their needs and it will make an impact in their life styles too. As per the present analysis, it is noted that the quantum of amount spent by the working women are more than the housewives. The sample housewives are spending a maximum of Rs. 100 towards FMCG products (52%), between Rs. 100 and Rs. 200 (35%), between Rs. 200 and Rs. 300 (10%), between Rs. 300 and Rs. 400 (3%) and above Rs. 400 (1%). The sample working women are spending a maximum of Rs. 100 towards FMCG products (34%), between Rs. 100 and Rs. 200 (23%), between Rs. 200 and Rs. 300 (31%), between Rs. 300 and Rs. 400 (10%) and above Rs. 400 (3 %). The correlation between the amount spent by housewives and working women showed a positive and reasonable to the tune of 0.73. Hence it is ascertained that both housewives and working women do differ in their spending towards FMCG products.

Table - 2 : Perceptions of the Housewives on product promotional strategies

Statements	Housewives				
	SA	A	DA	SDA	Total
Promotional offers are eyewash	460	246	36	35	777
Gifts received through offer useful	416	258	68	26	768
Promotional techniques endure to buy unaffordable products	404	249	88	22	763
Promotional offers enhanced price then discount decline it	388	267	48	40	743

Promotion enhance the consumption	408	207	80	39	734
Discount offer enable to buy products in less money	388	228	72	41	729
Products sold in offer of poor Quality	360	222	90	41	713
Sales Promotion endure hyper consumerism	332	210	90	52	684
Total	3156	1887	572	296	5911
Percent	53	32	10	5	100

Source: Primary Survey

As far as the Perceptions of Housewives towards the purchase of FMCGs are concerned, they feel that the Promotional offers are eyewash with a weighted mean score of 777 which is followed by Gifts received through offer useful (768), Promotional techniques endure to buy unaffordable products (763), Promotional offers enhanced price then discount decline it (743), Promotion enhance the consumption (734), Discount offer enable to buy products in less money (729), Products sold in offer of poor Quality (713) and Sales Promotion endure hyper consumerism (684). On an average, 53 percent have opted for Strongly Agree, 32 percent for Agree, 10 percent for Disagree and 5 percent for Strongly Disagree. Hence it is concluded that out of the sample respondents, 85 percent favour with the promotional strategies and 15 percent do not favour with the promotional strategies.

Table - 3 : Test of Significance for the Perceptions of Housewives on product promotional strategies

Perceptions	Mean	Std. Deviation	t	Sig. (2-tailed)	95% Confidence Interval of the Difference	
					Lower	Upper
Promotional offers are eyewash	194.3	203.06	1.91	.152	-128.87	517.37
Gifts received through offer useful	192.0	180.24	2.13	.123	-94.81	478.81
Promotional techniques endure to buy unaffordable products	190.8	171.18	2.23	.112	-81.63	463.13
Promotional offers enhanced price then discount decline it	185.8	171.00	2.17	.118	-86.35	457.85
Promotion enhance the consumption	183.5	165.88	2.21	.114	-80.45	447.45
Discount offer enable to buy products in less money	182.3	159.72	2.28	.107	-71.90	436.40
Products sold in offer of poor Quality	178.3	143.26	2.49	.089	-49.71	406.21
Sales Promotion endure hyper consumerism	171.0	126.71	2.70	.074	-30.62	372.62

Source: Primary Survey

The mean value is high for the statement Promotional offers are eyewash (194.3), Gifts received through offer useful (192.0), Promotional techniques endure to buy unaffordable products (190.8), Promotional offers enhanced price then discount decline it (185.8), Promotion enhance the consumption (183.5), Discount offer enable to buy products in less money (182.3), Products sold in offer of poor Quality (178.3) and Sales Promotion endure hyper consumerism (171.0). The standard deviation is high for the statement Promotional offers are eyewash (203.06) and is low for the statement Sales Promotion endures hyper consumerism (126.71). As per t test, it is noted that no statement has got significance as the p values are higher than 0.05 but as per t value the statement Sales Promotion endure hyper consumerism (2.70), Products sold in offer of poor Quality (2.49), Discount offer enable to buy products in less money (2.28), Promotional techniques endure to buy unaffordable products (2.23), Promotion enhance the consumption (2.21), Promotional offers enhanced price then discount decline it (2.17), Gifts received through offer useful (2.13) and Promotional offers are eyewash (1.91). Hence, it is inferred that the sample housewives' perception regarding the product promotional strategies are negative (**Table - 4**)

Table - 4 : Perceptions of the Working Women on Product Promotional Strategies

Statements	Working Women				
	SA	A	DA	SDA	Total
Promotional offers are eyewash	480	258	34	27	799
Gifts received through offer useful	432	252	66	25	775
Promotional techniques endure to buy unaffordable products	404	258	84	21	767
Promotional offers enhanced price then discount decline it	408	264	44	38	754
Discount offer enable to buy products in less money	408	240	58	39	745
Promotion enhance the consumption	428	201	76	38	743
Products sold in offer of poor Quality	368	231	84	39	722
Sales Promotion endure hyper consumerism	336	219	86	50	691
Total	3264	1923	532	277	5996
Percent	54	32	9	5	100

Source: Primary Survey

As far as the Perceptions of Working Women towards the purchase of FMCGs are concerned, they feel that the Promotional offers are eyewash with a weighted mean score of 799 which is followed by Gifts received through offer useful (775), Promotional techniques endure to buy unaffordable products (767), Promotional offers enhanced price then discount decline it (754), Discount offer enable to buy products in less money (745), Promotion enhance the consumption (743), Products sold in offer of poor Quality (722) and Sales Promotion endure hyper consumerism (691). On an average, 54 percent have opted for Strongly Agree, 32 percent for Agree, 9 percent for Disagree and 5 percent for Strongly Disagree. Hence it is concluded that out of the sample respondents, 86 percent favour with the promotional strategies and 14 percent do not favour with the promotional strategies.

Table - 5 : Test of Significance for the Perceptions of Working Women on Product Promotional Strategies

Perceptions	Mean	Std. Deviation	t	Sig. (2-tailed)	95% Confidence Interval of the Difference	
					Lower	Upper
Promotional offers are eyewash	1199.8	215.44	1.85	.161	-143.07	542.57
Gifts received through offer useful	193.8	187.04	2.07	.130	-103.87	491.37
Promotional techniques endure to buy unaffordable products	191.8	173.40	2.21	.114	-84.17	467.67
Promotional offers enhanced price then discount decline it	188.5	180.20	2.09	.128	-98.23	475.23
Promotion enhance the consumption	186.3	173.39	2.15	.121	-89.65	462.15
Discount offer enable to buy products in less money	185.8	175.87	2.11	.125	-94.10	465.60
Products sold in offer of poor Quality	180.5	149.49	2.42	.095	-57.37	418.37
Sales Promotion endure hyper consumerism	172.8	130.87	2.64	.078	-35.50	381.00

Source: Primary Survey

The mean value is high for the statement Promotional offers are eyewash (199.8), Gifts received through offer useful (193.8), Promotional techniques endure to buy unaffordable products (191.8), Promotional offers enhanced price then discount decline it (188.5), Discount offer enable to buy products in less money (186.3), Promotion enhance the consumption (185.8), Products sold in offer of poor Quality (180.5) and Sales Promotion endure hyper consumerism

(172.8). The standard deviation is high for the statement Promotional offers are eyewash (215.44) and is low for the statement Sales Promotion endures hyper consumerism (130.87). As per t test, it is noted that no statement has got significance as the p values are higher than 0.05 but as per t value the statement Sales Promotion endures hyper consumerism (2.64), Products sold in offer of poor Quality (2.42), Promotional techniques endure to buy unaffordable products (2.21), Discount offer enable to buy products in less money (2.15), Promotion enhance the consumption (2.11), Promotional offers enhanced price then discount decline it (2.09), Gifts received through offer useful (2.07) Promotional offers are eyewash (1.85). Hence, it is inferred that the sample Working Women are not satisfied with the product promotional strategies.

Table - 6 : Correlation on product promotional strategies by Rural Women

Statements	Housewives	Working Women	Average
Promotional offers are eyewash	777	799	788
Gifts received through offer useful	768	775	772
Promotional techniques endure to buy unaffordable products	763	767	765
Promotional offers enhanced price then discount decline it	743	754	749
Promotion enhance the consumption	734	743	739
Discount offer enable to buy products in less money	729	745	737
Products sold in offer of poor Quality	713	722	718
Sales Promotion endure hyper consumerism	684	691	688
Total	5911	5996	744
r	0.99		

Source: Primary Survey

The correlation between the perception of Housewives and Working Women is highly positive and perfect to the tune of 0.99 and so it reveals that as far as the perception of the women respondents towards the product promotional strategies, both the group of women are having the same perceptions. The score differs to the extent of 85 between the Housewives and Working Women.

Conclusion

The findings of the empirical study indicate that the correlation between the amount spent by housewives and working women showed a positive and reasonable to the tune of 0.73. Hence it is ascertained that both housewives and working women do differ in their spending towards FMCG products. It is inferred that out of the sample housewives, 85 percent favour with the promotional strategies and 15 percent do not favour with the promotional strategies. As far as the Perceptions of Working Women towards the purchase of FMCGs are concerned, 86 percent favour with the promotional strategies and 14 percent do not favour with the promotional strategies. The correlation between the perception of Housewives and Working Women is highly positive and perfect to the tune of 0.99 and so it reveals that as far as the perception of the women respondents towards the product promotional strategies, both the group of women are having the same perceptions. In order to build trust and commitment companies should tap preferences, perceptions of retailers as well as consumers through relationship marketing, and herald online shopping from home. Hence, it may be recommended that the producers or marketers should frame ethical advertising strategies keeping in mind that rural people are fond of electronic and print media advertisements.

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A STUDY ON WOMEN CONSUMERS' BUYING BEHAVIOUR TOWARDS DURABLE PRODUCTS IN PUDUKKOTTAI DISTRICT

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Abstract

Today consumers have many options and are much better equipped with information to choose from these available options. The consumer now exhibits a totally different behavior what they used to do in a regular market. The wealth of products and services produced in a country make our economy strong. Almost all the products, which are available to buyers, have a number of alternative suppliers: Cultures, which only goes on to make the marketers job tougher. An understanding of purchase behaviour of consumers towards durable goods is essential as it reflects the influence of brands, price, quality, quantity, mode of purchase, etc. The success of the market or the failure depends on the purchase behaviour of consumers. The use of durable goods is becoming increasingly popular in recent years in India.

Introduction

Today consumers have many options and are much better equipped with information to choose from these available options. The consumer now exhibits a totally different behavior what they used to do in a regular market.

The study on women consumer behaviour is an attempt to understand what the consumer want, why they want. Consumer behaviour reflects the totality of consumer's decisions with respect to acquisition, consumption and disposition of goods, services, time and idea by human decision making.

An understanding of purchase behaviour of consumers towards durable goods is essential as it reflects the influence of brands, price, quality, mode of purchase etc. The success of the market or the failure depends on the purchase behaviour of consumers.

The globalization and liberalization operation of business have given an opportunity to the customers/ consumers to select one out of various similar products available in the market.

Meaning

Consumer behaviour is the study of how individual customers, groups or organizations select, buy, use, and dispose ideas, goods, and services to satisfy their needs and wants. It refers to the actions of the consumers in the marketplace and the underlying motives for those actions.

Definition

1. According to Engel, Blackwell, and Mansard, consumer behaviour is the actions and decision

processes of people who purchase goods and services for personal consumption

2. According to Louden and Bitta, "consumer behaviour is the decision process and physical activity, which individuals engage in when evaluating, acquiring, using or disposing of goods and service".

Consumer Buying Behavior:

What is Buying Behavior?

The wealth of products and services produced in a country make our economy strong. Almost all the products, which are available to buyers, have a number of alternative suppliers: substitute products are available to consumers, who make decision to buy products. Therefore a seller most of his time, seeks buyers and tries to please them. In order to be successful, a seller is concerned with.

Who is the customer?

What do consumers buy?

When do consumers buy?

How do consumers buy?

From where do consumers buy?

Why do consumers buy?

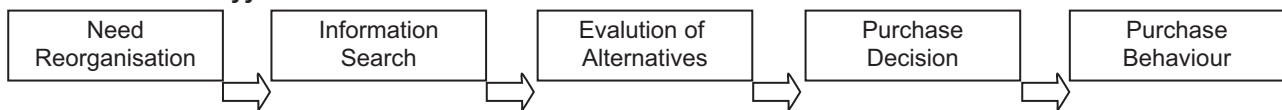
A buyer makes a purchase of a particular product or a particular brand and this can be termed "product buying motives" and the reason behind the purchase from a particular seller is "patronage motive" When a person gets his pay packet, and if he is educated, sits down along with his wife and prepares a family budget, by appropriating the amount to different needs. It may happen that after a trip to the market, they might have

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purchased some items, which are not in the budget, and thus there arises a deviation from the budgeted items and expenditure, all the behavior of human beings during the purchase may be termed as “buyer behavior”.

How to consumer buy?



Types of Consumer Purchase Behaviour

Consumers are faced with purchase decisions nearly every day. But not all decisions are treated the same. Some decisions are more complex than others and thus require more effort by the consumer. Other decisions are fairly routine and require little effort. In general, consumers face four types of purchase decisions:

Minor New Purchase – these purchases represent something new to a consumer but in the customer's mind is not a very important purchase in terms of need, money or other reason (e.g., status within a group).

Minor Re-Purchase - these are the most routine of all purchases and often the consumer returns to purchase the same product without giving much thought to other product options (i.e., consumer is brand loyal).

Major New Purchase - these purchases are the most difficult of all purchases because the product being purchased is important to the consumer but the consumer has little or no previous experience making these decisions. The consumer's lack of confidence in making this type of decision often (but not always) requires the consumer to engage in an extensive decision-making process.

Major Re-Purchase - these purchase decisions are also important to the consumer but the consumer feels confident in making these decisions since they have previous experience purchasing the product.

For marketers it is important to understand how consumers treat the purchase decisions they face. If a company is targeting customers who feel a purchase decision is difficult (i.e., Major New Purchase), their marketing strategy may vary greatly from a company targeting customers who view the purchase decision as routine. In fact, the same company may face both situations at the same time; for some the product is new, while other customers see the purchase as routine. The implication of buying behavior for marketers is that different buying situations require different marketing efforts.

Cultural Factors Influencing Consumer Behavior

Cultures, which only goes on to make the marketer's job tougher. Some of the few cultural factors that influence buyer behavior are:

Product (colour, size, design, and shape)- There are many examples that support this point. A good example would be Philips audio systems. Urban India looks at technology with the viewpoint of “the smaller the better”. However, in Rural India, the viewpoint is totally opposite. That is the main reason for the large acceptance of big audio systems. Thus Philips makes audio systems, which are big in size and get accepted in rural India by their sheer size.

Social Practices - There are so many different cultures, and each culture exhibits different social practices. For example, in a few villages they have common bath areas. Villagers used to buy one Lifebuoy cake and cut it into smaller bars. This helped Lifebuoy to introduce smaller 75-gram soap bars, which could be used individually.

Decision-Making by Male Head- The male in Indian culture has always been given the designation of key decision maker. For example, the Mukhiya's opinion (Head of the village), in most cases, is shared with the rest of the village. Even in a house the male head is the final decision maker. In rural areas, this trend is very prominent.

Statement Of The Problem

Consumer behaviour is the independent variable which is highly a complicated. The buying decision varies as per the information available with the women consumer before buying a particular product. The decision of buyers depends a lot on the information available with the buyers. All the purchases made by a family follow a certain decision making process.

Review of Literature

Kolter et al (2005) explained that the pre-purchase evaluation that consumers compare between different products and brands to make a purchasing decision. In this stage, consumers pay particular attention to the attributes which are most relevant to their needs. Attributes like quantity, size, quality and price are commonly used to judge a brand by customers. Any changes in these attributes can affect consumers' decisions on brand or product choices.

Purna and Gowthami (2012) in their study results indicated that out of the five demographic factors tested, all the factors, except one factor gender, statistically

proved to be significant in determining the attitude towards consumer durable brands in the rural markets of Warangal district. Among the significant determinants, age has shown significance to nine product/brand features; education to seven features; occupation to 13 and income to 11 features out of the total 14 issues tested. Thus the overall results largely confirm the hypothesis of the study 'that the attitudes towards consumer durable brands in rural markets are affected the demographic attributes of consumers.

Objectives of The Study

1. To analyses the factors influencing women consumers' attitudes towards purchasing behaviour.
2. To examine the women consumers' awareness, preferences and purchase decision towards the purchase of durable products.

Methodology

The data for the purpose of the present study have been collected through primary and secondary data. Primary data has been collected through structured questionnaire. The sources of secondary data include published data such as data from books, journals, periodicals, brochures, reports, etc.

Area of the study: The study was undertaken in Pudukkottai District.

Sample Size:

A total of 125 respondents residing in Pudukkottai city from the sample.

Sampling procedure:

For the purpose of the study the respondents were selected from different places of the Pudukkottai city from different Occupations, educational level, income and age groups. Convenience sampling technique was followed for collecting response from the respondents.

Tools for Analysis:

The statistical tools used for the purpose of this study are simple percentages and Correlation Analysis.

Results and Discussion

Table - 1 : Profile of the Respondents

S.No	Demographic Variables	No. of Respondents	Percentage	
1	Age (Years)	Upto 20	5	4
		21 – 30	55	44
		31 – 40	25	20
		Above 40	40	32
2	Educational Qualification	No formal Education	20	16
		Up to H.Sc.	35	28
		Graduate	20	16
		Post Graduate	35	28
		Diploma	5	4
		Professional	10	8
3	Occupation	Agriculture	10	8
		Students	10	8
		Business	30	24
		Home maker	50	40
		Employee	15	12
		Professional	10	8

4	Monthly Income	Up to 10,000	30	24
		10,000 - 20,000	20	16
		20,000 - 30,000	45	36
		30,000 - 40,000	5	4
		Above 40,000	25	20
5	Marital Status	Married	100	80
		Unmarried	25	20
6	Family Size	Small	15	12
		Medium	75	60
		Large	35	28
7	Residential Area	Semi - Urban	45	36
		Urban	80	64

Source: Primary Survey

From Table -1, it is evident that 44% of the respondents belonged to the age group of 21 - 30 years, 100% of the respondents were female, 28% of the respondents were H.Sc and Post graduates, 40% of the respondents Home Makers, 36% of the respondents? family monthly income was Rs. 20,000 – 30,000, 80% of Women respondents were married, 60% of the respondents belong to medium size family. 64% of the respondents belong to Urban for this study.

Table - 2 : Products Possessed By the Respondents in their Home

S.No	PRODUCTS	YES		NO		Total	
		N	%	N	%	N	%
1	Mixie	120	96	5	4	125	100
2	Grinder	120	96	5	4	125	100
3	Washing Machine	65	52	60	48	125	100
4	Refrigerator	100	80	25	20	125	100
5	TV	125	100	0	0	125	100
6	Laptop/PC	55	44	70	56	125	100
7	Mobile Phones	120	96	5	4	125	100
8	Water Purifier	40	32	85	68	125	100
9	Microwave Oven	30	24	95	76	125	100

Source: Primary Survey

From the above Table - 2 indicates that 100% of the respondents own TV , 96% of the respondents own Grinder, Mixie and Mobile Phones, 80% of the respondents own Refrigerator, 52% of the respondents own Washing Machine, 44% of the respondents own Laptop/PC, 32% of the respondents own Water purifier, 24% of the respondents own Microwave oven (**Table - 3**)

Table - 3 : Sources of Shop Awareness of Women Consumers

S.No	Sources of Shop Awareness	No. of Respondents	Percentage
1	Advertisements	60	48
2	Relatives and friends	35	28
3	Shopkeepers	15	12
4	Nearer to residence	15	12
	Total	125	100

Source: Primary Survey

From the Table -3, it is noted that 48per cent of the respondents became aware of shops through advertisement, 28 per cent of the respondents came to know about the shops through their relatives and friends, 12 per cent of the respondents came to know about the shop through the shops which are Nearer to their residence and Shopkeepers. It is concluded that majority of the respondents came to know about the shops through their friends and relatives.

Table - 4 : Advertisements Watched in Different Media

S.No	Media	Rank											
		1		2		3		4		5		Total	
		N	%	N	%	N	%	N	%	N	%	N	%
1	Print	5	4	15	12	65	52	25	20	15	12	125	100
2	Radio	10	8	75	60	10	8	15	12	15	12	125	100
3	Television	120	96	5	4	0	0	0	0	0	0	125	100
4	Hoardings & Banners	0	0	15	12	45	36	35	28	30	24	125	100
5	Displays / Exhibitions	0	0	10	8	5	4	45	36	65	52	125	100

Source: Primary Survey

From the above table it is clear that 120 respondents have given first rank to Television, 75 respondents have given second rank to Radio, 65 respondents have considered Print as third rank, 35 respondents have marked four to Displays / Exhibitions and 65 respondents have given rank five to Hoardings and Banners.

Table - 5 : Womens Interest towards New Products

S.No	Women interest in New products	No. of Respondents	Percentage
1	Ready to buy new products	45	36
2	Not ready for new products	80	64
	Total	125	100

Source: Primary Survey

It is clear that, 80 respondents are not ready to buy new products offered in the market and 45 respondents are ready to buy new products offered in the market. Thus, majority of the women's not ready to buy new products offered in the market

Table - 6 : Others Opinion about their Buying Product

S.No	Others Opinion	No. of Respondents	Percentage
1	Yes	70	56
2	No	55	44
	Total	125	100

Source: Primary Survey

From the above table reveals that 56% of the respondents were influenced by others opinion about durable Products and the remaining 44% of the respondents were not influenced by others opinion. Sources of Influence in making Purchase Decision of Durable Products.

Table - 7 : Mode of Payment

S.No	Mode of Payment	No. of Respondents	Percentage
1	Cash Payment	80	64
2	Credit Payment	45	36
	Total	125	100

Source: Primary Survey

It was found that 64 per cent of the respondents prefer to pay ready Cash for their purchase and only 36 per cent of the respondents expect Credit facility for their purchase. It is observed that majority of the respondents prefer to pay ready cash payment for their purchase.

Factors Influencing the Purchase Decision of Consumer Durable Products:

The marketing organization must facilitate the consumers to act on their purchase intention. The organization can use a variety of techniques to achieve this. The relevant internal psychological process that is associated with purchase decision is integration. Once the integration is achieved, the organization can influence the purchase decisions much more easily. The owner of a registered brand personally stands behind the branded product and offers personal guarantee for maintaining the quality and standards of the product. Consumer durable are normally more valued, high priced products and not frequently purchased products. The following table presents the opinion of the respondents about the factors influencing the women consumers purchase behaviour of durable Products.

Table - 8 : Opinion about the factors influencing women consumers purchasing behaviour of Durable Products

S.No	Influencing Factors	No. of Respondents	Percentage
1	Quality	50	40
2	Quantity	5	4
3	Cost	20	16
4	Service	5	4
5	Customer relation	5	4
6	Brand	40	32
	Total	125	100

Source: Primary Survey

From the above table it is clear that majority 40% of the respondents are agreed with the factor of "Quality", 16% of respondents are agreed with the factor of "Cost."

Table - 9 : Correlation Between Marital Status and Factors influencing women consumers purchasing behaviour of Durable Products

S.No	Factors Influenced	Marital Status		Total
		Married	Unmarried	
1	Quality	45	5	50
2	Quantity	5	0	5
3	Cost	15	5	20
4	Service	5	0	5

5	Customer relation	5	0	5
6	Brand	25	15	40
	Total	100	25	125

Source: Primary Survey

As shown in the above table, among 100 Married respondents, 45 are stated that Quality is influence for purchasing behaviour of durable products, 15 are Cost, 5 are Service, Customer relation and Quantity and 25 are stated that Brand. Among 25 Unmarried respondents, 15 are stated that Brand is influence for purchasing behaviour of durable products, 5 are Quality and Cost, but 0 Percentage in Quantity, Service, and Customer relation for factors influencing purchasing behaviour of durable products.

In order to identify the factor which is more influencing the respondent towards opinion the correlation analysis was used and the results were given in Table 10.

Table - 10 : Applying Co-efficient of Correlation

X	Y	X ²	Y ²	XY
45	5	2025	25	225
5	0	25	0	0
15	5	225	25	75
5	0	25	0	0
5	0	25	0	0
25	15	625	225	375
ΣX=100	ΣY=25	ΣX²=2750	ΣY²=275	ΣXY=675

Source: Primary Survey

$$r = \frac{\sum xy}{\sqrt{x^2} \sqrt{y^2}} \quad r = \frac{675}{\sqrt{2750} \sqrt{275}}$$

$$r = \frac{675}{52.4404 \times 16.5831} \quad r = \frac{675}{869.6243}$$

$$r = 0.7762$$

Findings, Suggestions and Conclusion:

The various findings of the study are given in the following:

- Majority of the respondents (44.00%) are belonging to the age group of 21- 30 years,
- Most of the consumers (28.00%) are H.Sc and Post graduates .
- Majority of the consumers (40.00%) are Home makers.
- Majority of the consumers (60.00%) are Medium Size family.

- Most of the consumers (80.00%) are Married respondents in women
- Majority of the consumers (36.00%) monthly income between Rs.20000 – Rs.30000.
- Most of the women consumers (64.00%) are in Urban area.
- Most of the women consumers (56.00%) are receiving other opinion at the time of purchasing of durable products.
- Most of the women consumers (40.00%) are selecting Quality of products only.

Suggestions

Based on the findings of the study and the opinion expressed by the women consumers the following suggestions are given:

- The consumers likely to purchase only Quality of products in durable products, Marketers should have to focus in better quality.
- Marketers should focus their efforts to increase the level of consumer satisfaction through initiating modifications in product related issues like cost, service and customer relation.
- Most of the women consumers ready to buy cash payments at the time of satisfying product cost.
- Most of the women consumers not ready to buy a new products in the market, because unawareness of new products, so marketers concentrate in advertisements for new launching.
- Most of the women consumer got product knowledge in Television only, improve TV advertisement is one of better option in durable products marketing.

Conclusion:

The market for consumer durables is becoming more competitive now a days. Therefore, the producer of durable products should understand consumer interest much to find higher sale of their products.

This study concludes that the competitive market provides opportunity on one hand and threats on the other hand to both the consumer segment of women and products of the product. It is quite important to improve core product with value addition to enrich customer satisfaction more in the similar price range. Not only quality improvements but improvement in after sales service can develop and replace demand for

consumer durables as well as for replacement of the products. The new product introducing Marketers communicate with consumers and try to convince through every possible media, because most of the consumers not interested to buy a new products in the market. The dealers / producers and the retailers must understand the importance of the consumers and their change attitude in the process of marketing. Only then the companies can withstand and survive in the sale of consumer durables.

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GREEN BANKING IN INDIA

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Abstract

Green banking is comparatively new development in the financial world. The activities of the banks are associated with environmental protection and sustainable development. As responsible institutes, banks and financial institutions can play an important role for protecting the environmental degradation through financing Environment friendly projects and adopting environment friendly products and services. Basically Green banking refers to the banking business managed in such a manner that helps for overall reduction of external carbon emission and internal carbon footprint. Banks can reduce external carbon emissions through green finance which includes concessional finance for green technologies and pollutant free projects. On the other side bank reduces internal carbon footprint through product innovations. Technology oriented banks help to reduce the usage of natural resources and for environmental protection. It will also ensure to less use of paper, water and energy consumption. Banks are actively engage in green process, strategies, green infrastructure and introducing a variety of green products and services and ensure the environmental protection. Banking sector is generally considered as environment friendly in terms of emission and pollutions. Internal environmental impact of the banking sector such as use of energy, paper and water are relatively low and clean. This is an effort by the banks to make the industries grow green and in the process restore the natural environment. This concept of Green banking will be mutually beneficial to the Consumers, banks, industries and the economy. For consumers this shift towards green banking means that more deposit and loan products will be available through online and mobile banking. It also means better deposit rates on CDs, money market accounts and savings accounts. Green banks should also have lower fees and give rate reductions on loans going towards energy-efficient projects. This is banking beyond pure profit. Another important aspect of green banking is the involvement and outreach from the individual banks to their local community.

Introduction

Green banking is like a normal bank, which considers all the social and environmental/ecological factors with an aim to protect the environment and conserve natural resources. It is also called as an ethical bank or a sustainable bank. They are controlled by the same authorities but with an additional agenda toward taking care of the Earth's environment / habitats / resources. For banking professionals green banking involves the tenets of sustainability, ethical lending, conservation and energy efficiency.

There are many differences compared with normal banking, Green Banks give more weight to environmental factors, their aim is to provide good environmental and social business practice, they check all the factors before lending a loan, whether the project is environmental friendly and has any implications in the future, you will awarded a loan only when you follow all the environmental safety standards.

Defining green banking is relatively easy. Green Banking means promoting environmental – friendly practices and reducing your carbon footprint from your banking activities. This comes in many forms

1. Using online banking instead of branch banking.
2. Paying bills online instead of mailing them.
3. Opening up accounts at online banks, instead of large multi-branch banks
4. Finding the local bank in your area that is taking the biggest steps to support local green initiatives.

Steps In Green Banking

The following are some of the steps that can be taken for going green in banking:

1. Go Online

Online banking is the developing concept in young and corporate India. Online banking helps in additional conservation of energy and natural resources. Online Banking includes: a. Paying bills online, b. Remote deposit, c. Online fund transfers and d. Online statements. It creates savings from less paper, less energy, and less expenditure of natural resources from banking activities. Customers can save money by avoiding late payments of fees and save time by avoiding standing to queues and paying the bill from home online.

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2. Use Green Checking Accounts

Customers can check their accounts on ATM or special touch screens in the banks. This can be called as green checking of account. Using a green checking account helps the environment by utilizing more online banking services including online bill payment, debit cards, and online statements. Banks should promote green checking by giving some incentives to customers by giving higher rate of interests, waiver or discount in fees etc.

3. Use Green Loans for Home Improvements

The Ministry of Non-renewable Resource in association with some nationalized and scheduled banks undertook an initiative to go green by paying low interest loans to the customers who would like to buy solar equipment. The rate of interest is as low as 4% p.a. Before you undertake a major home improvement project, study if the project can be done in an eco-friendly manner and if you might qualify for a green loan from a bank Green loan are perfect for energy saving project around the house

4. Power Savings Equipment

Banks can directly contribute to controlling climate change and as an initial step they intend to start a campaign to replace all fused GSL bulbs, in all owned premises offices and residential. Banks can also make a feasibility study to make rain water harvesting mandatory in all the Bank's owned premises

5. Use Green Credit Cards

Some of the banks introduced Green Credit Card. The benefit of using a green credit card is that banks will donate funds to an environment-friendly non-profit organization from every rupee you spend on your credit card to a worthwhile cause of environment protection.

6. Save Paper

Bank should purchase recycled paper products with the highest post-consumer waste content possible. This includes monthly statements, brochures, ATM receipts, annual reports, newsletters, copy paper, envelopes etc. Whenever available, vegetable-based inks are used instead of less environmentally friendly oil-based inks.

7. Use of Solar and Wind Energy

Using solar and wind energy is one of the noble cause for going green. State Bank of India (SBI) has become the first bank in the country to venture into generation of green power by installing windmills for captive use.

8. Mobile Banking

Mobile banking is tricky. On the one hand, it is great to have the ability to check balances, transfer funds or pay bills from you phone. On the other hand, it saves time and energy of the customers. It also helps in reducing use of energy and paper of the bank. Most of the Indian banks introduced this paper-less facility.

Conclusion

Green banking refers to the initiatives taken by the banks to encourage environment-friendly investment. Green banking as a concept is a proactive and smart way of thinking towards future sustainability. In the emerging economies, it is very important for the banks to be proactive and accelerate the rate of the growth of the economy. As there is a continuous change in the environmental factors leading the banks face intense competition in the global market, the banks need to adhere to the stringent public policies and strict law suits. Banks need to apply morality of sustainability and responsibility to their business model, strategy formulation for products and services, operations and their financing activities and become stronger. By adopting the environmental factors in their lending activities, banks can recover the return from their investments and make the polluting industries become environment-friendly.

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A STUDY ON CLEARANCE SALES AT IDENTITI, BANGALORECITY

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Abstract

A clearance sale is one of the important activity carried out by every textile industries in order to create the room for new production and to get rid of the dead stock or the old stock. By performing clearance sales there are many benefits for both the retailers and the customers. Benefits to the retailers are as follows: helps in generating the revenue to the organisation, provides space for the new production, customer retention and to maximise the number of sales. Benefits to the customers are as follows: customers can enjoy huge discount rates on the branded products, reduces the burden of cost and the customers can bag seasonal products to the lowest cost given by the organisation. Therefore, clearance sales play an important role in benefiting both the organization and the customers. Where the organization can clear out their dead stock and in turn can generate the new revenues and the customers can enjoy the huge discount rates on the qualitative products.

Introduction:

APPAREL INDUTRY or Textile industry is majorly concerned with the design and production of clothing and the process of distribution. Retailers are enthusiastic about the end of season clearance sales that witnesses bias bagging huge discount on summer inventory. The industry expects a healthy 25-30% growth this year and hopes to clear out the summer stock in the months of July - August. **TWICE A YEAR**, Small and major apparel brands and retailers offer discounts on stocks of previous seasons-in July-August for Summer stocks and February-March for winter stocks. The sale for Summer stock usually begins in the early or mid-July. Response has been pretty good this year. While we are offering the usual range of 30-50% discount so that we had a good summer season and the trend is continuing in the clearance sale as well.

Need of The Study:

1. The need of the study is to analyse the volume of the sales during off discounts and on discounts.
2. To know about the impact of seasonal stock clearance on the profits of the organisation.

Objectives:

- To study about the discount rates and online promotions offered by IDENTITI.
- To study the effectiveness of discounts on customers.
- To study about the seasonal stock clearance.
- To analyse the number of foot falls before and after discounts.

Scope of The Study:

- The study is conducted at **IDENTITI**, two outlets in Bangalore.
- To know about the discounts offered by IDENTITI to the customers.
- To know about the number of sales that occurs during the discounts offered by IDENTITI.
- To know about the profits that the organisation gains from the clearance sales.
- To know about the seasonal stock clearance.

Research Methodology

Population:

The population selected for purpose of study are the **BRAND** outlets of **INDENTITI** present in **BANGALORE**.

Sampling:

Convenience sampling, Sample size-100 Respondents

Research Design:

The research design is the strategic plan in order to carry the overall research in a systematic way. It includes setting the key objectives, the process of data collection, measuring and the interpretation of collected data.

Data Collection:

Primary Data

Questionnaire: It is one of the methods which is widely used to collect the information directly from the customers.

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It is the first hand data collected through questionnaires.

The questionnaire is framed based on the discount rates, customer perception towards the discounts and benefits that the customer gains through discounts.

Secondary Data

The information such as profile of the apparel has been known from the internet.

Magazines: Published by the Identiti which gives information about the various trends to the customers.

Official website: Information about the company profile is collected through official website.

Analysis & Interpretation

Table - 1 : Showing The Classification of Respondents Based on Different Occupation

Particulars	No of Respondents	Percentage
Business	26	26 %
Employee	27	27%
Profession	15	15%
Student	13	13%
House Wife	19	19%
Total	100	100%

The above graph shows the classification based on different occupation. The occupation is classified into 5 sub classes they are as follows:

Business, Employee, Profession, Student, Housewife

The above analysis shows that 50% of the customers are working as employees and professionals and rest 50% of the customers are dependent on family. Occupation plays an important role in analyzing the income level and standard of living of the customers based on their occupation. Standard of living varies from person to person and the needs and requirements of the customers changes from one customer to that of the other.

Occupation helps in designing the different types of products to the different customers based on their standard of living.

Findings, Suggestions and Conclusion

Findings

A study has been conducted to know about the various discount offers provided to the customers in order to clear the dead stock from the store identity and how it

benefits the organisation in retaining the customers and in turn to maximise the sales of the organisation.

Thus an attempt has been made in order to find out the customers responses on the discount offers and their opinion about the clearance sales.

- Most of the customers to the Identiti store are below the age group of 50. The young customers are the targeted customers of the store identity.
- About 50-60% of the customers are monthly visitors to the store identity.
- About 80-90% of the customers are aware about the various kinds of discount rates offered by the store Identiti.
- About 60% of the customers are known about the discount offers through the social network media such as Face book, whatsapp, twitter, hike etc.
- Social network is playing an important role in passing the information to the customers about the discount offers.
- About 50-70% of the customers say that they are influenced by the discount offers and they would like to visit the store based on the discount offers.

Suggestions

- The organisation must carry out the clear research in order to know about the market trends before designing the product.
- The quality of the products must be enhanced according to the requirements of the customers in order to maximise the sales.
- The relationship with the customers must be maintained constantly in order to stay in the market for a longer period of time.
- The organisation must also diversify into the manufacturing of traditional wears in order to attract the tradition oriented customers.
- The organisation must have complete knowledge about the changing trends in order to reduce the over production of non-trendy products.

Conclusion

The study on clearance sales at Identity Store has been undertaken in order to understand the need for clearance sale and to know about the customers' response about various discount offers. The discount offers provided to the customers will help in clearing out the dead stock and also to retain the customers which helps the organisation in the long run to stay in the market for longer period of time. Retaining the customers is very important in today's competitive world where the customers are free to choose their products which are offered worldwide.

PROBLEMS FACED BY RESEARCH SCHOLARS IN ACADEMIC INSTITUTIONS IN INDIA

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Abstract

Higher education anywhere in the world offers the highest degree of PhD. Some universities in India also offer an even higher degree of D.Sc. There is also the tradition by some universities offering honorary degrees of PhD and DLitt. To obtain a PhD degree from any recognized university, one has to first go through the process of enrollment and registration. Once a suitable research guide is allotted, the student has to work under the guide's supervision and produce a thesis. The thesis has to be examined by some eminent scholars; the student has to appear for a viva to defend the thesis and eventually he is granted a PhD degree. It is a long drawn process and only the academically bright candidates with dedication and perseverance can complete the arduous task. However, to win this race, the research scholar has to overcome many hurdles. The purpose of the present paper is to understand some of the commonly faced hurdles. The objective of this paper is to assess the possible ways of overcoming them. The research methodology adopted is quantitative in nature. The sample is chosen by convenience sampling method from a population of PhD degree holders. The data base of existing PhD holders has been generated by snowball sampling method. The conclusion and suitable recommendations are made which will be helpful for existing and potential research scholars.

Key words: Research, PhD degree, Academic hurdles Problems faced by Research Scholars in Academic Institutions in India

Introduction

Higher education anywhere in the world offers the highest degree of Ph.D. Some universities in India also offer an even higher degree of D.Sc. There is also the tradition by some universities offering honorary degrees of PhD and D.Litt. Higher education in India is increasing rapidly. Within the last decade a number of new universities have come up. The governance of all institutes of higher learning and universities is bestowed upon University Grants Commission. Total number of universities in India (Govt, and private) is considerably high today. Some of the institutes of higher learning are considered as deemed to be university. Some of them e.g., IIMs do not grant a PhD degree but FPM which is equivalent of PhD.

Background of the study

To obtain a PhD degree from any recognized university, one has to first go through the process of enrollment and registration. Once a suitable research guide is allotted, the student has to work under the guide's supervision and produce a thesis. The thesis has to be examined by some eminent scholars; the student has to appear for a viva to defend the thesis and eventually granted a PhD degree. It is a long drawn process and only the academically bright candidates with dedication and perseverance can complete the arduous task.

Purpose of this study

However, to win this race, the research scholar has to overcome many hurdles. The purpose of the present paper is to understand some of the commonly faced hurdles by research scholars. Many of the problems faced are universal in nature, however a few problems may be typical for India and possibly other third world countries.

Literature Survey

The problems faced by research scholars in India have been talked about in various forums. There are reports on the topic as well (1,2,3). But there are hardly any research papers exploring the same. No systematic research has been done. Keeping this in mind, a quantitative research was attempted to fill this void. However the field is vast and there is a great scope of research in future.

Objectives

The objective of this paper is to understand the problems faced by research scholars in India and to assess the possible ways of overcoming them.

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Research Methodology

The research methodology adopted is exploratory in nature. A structured questionnaire was used for interview. For this study, only those scholars who have already been awarded their Ph.D degree from India have been chosen.

Sampling Methodology

The sample is chosen by convenience sampling method from a population of PhD degree holders. The data base of existing PhD holders has been generated by snowball sampling method. The sample size is 30.

Findings

1. The data collected is from a cross section of people and thus we could infer that the problems faced by research scholars have been persisting for a long time.
2. Majority of the respondents are employed as academicians, i.e. people continuing their profession in the same subject area. The second highest category of respondents is post-doctoral fellows who are continuing research after their PhD degree.
3. Majority of respondents were from Science followed by Humanities and Social Sciences including Management.
4. In India, still there is a tendency for the best students to opt for science and engineering. Those students are more likely to opt for PhD fulltime immediately after finishing post graduate study.
5. Research scholars have mostly no say in selecting their PhD topic. They continue to work as their guides tell them, i.e., the guide has pre-determined topic and look for someone to work on the same irrespective of the scholar's interest.
6. Communication with guide can be improved a lot. Poor communication results from fear, anxiety on the scholar's part. It may also be because of busy schedules and arrogant nature of the guide.
7. Most of the universities have archaic rules and notorious for their age old rigid system and red-tapeism.
8. Typically, lady research scholars are more likely to face this problem since the parents may not want their daughters to go for higher studies for the fear of not getting suitable match. Parental pressure also comes in the form of necessity to earn and supplement family income.

Conclusion

The path to obtaining a PhD degree is a long and arduous one. Before deciding to join any program, a candidate should analyse the situation deeply. The samples here were mostly from good universities. This is reflected from high satisfaction with facilities and research guide. However, the number of universities in India has grown phenomenally in the last few years. There are good number of private universities which lack basic infrastructure and facilities. These new universities are ready to offer admission to not so good candidates and their output is also very poor. The universities really do not care much about research facilities and capabilities of research guides and research scholars since they are more interested in showing the number of PhD degrees granted to get quick recognition.

Interestingly, even in top institutions, there are examples of poor relationship with guide. There may be many reasons for that, apparently it is the ego clash since each person tries to establish his own thought process.

Further scope of research

This paper is an attempt to analyse a vast existing problem. It was quantitative in nature with a small sample size. There is enormous scope of studying further with detailed quantitative analyses for a large sample size as well as qualitative research with focus group interview.

Recommendations

Before joining a PhD program in any Indian universities, the candidate should seriously analyse the following:

1. What is the career goal?
2. Is it essential to obtain a PhD at this point of time?
3. Has the subject been chosen with care?
4. How is the targeted university in terms of its academic excellence, reputation of faculty members, experimental facilities etc.?

The existing PhD scholars should also evaluate their progress, analyze the reasons for slow and unsatisfactory progress if any and seek experts' help in finding a way out.

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REVIEW AND IMPLICATIONS OF SUPPLY CHAIN MANAGEMENT WITH REFERENCE TO PAPER INDUSTRY

Dr. Kavitha Jayakumar¹

Abstract

This Paper is an empirical work that specifically investigate the relationship of supply chain management and lead time. The paper industry depends on a long and integrated supply chain. It starts in forest harvest areas as trees and ends as multiple products used in all persons daily usage. The lead time from the first step to the last is long and it involves many steps operated by several companies and organizations. In this overview paper I have describe the overall supply chain, its participants and the planning problems arising along the chain. I have divided the planning problems into strategic, tactical and operative in a supply chain matrix and describe their characteristic and provide applications as illustrations. I have discussed the need for information and decision support for planners in each of these areas. This relates to planning within a single company as well as integrated planning across several. A number of tailor-made systems has been developed and published in the literature and describe these tools/ systems together with their characteristics and results. To conclude with a discussion around current issues and outline future research areas.

Keywords: Supply Chain Management, Lead Time, Paper Industry.

Introduction

The paper industry produces a great number of paper and other cellulose based fibre products. The total quantity of cellulose-based products consumed every year world-wide exceeds 360 million tonnes. Newspapers, copy papers, various types of tissue, bottle labels, cigarette papers, and coffee filters are just a few examples of products regularly used in our everyday life. There is a large number of activities involved in the chain behind these products; from planting of the seeds of the trees producing the cellulose, until the product is used by the final consumer, and subsequently disposed of or recycled. Such a network of activities is known as a supply chain (SC) in the management and operations research literature. The interest for the supply chain perspective has increased over the recent years. Information systems, such as Enterprise Resource Planning (ERP) systems, are now crucial for the management of most companies by providing updated information about the various parts of the chain within a company. The information flow between organizations is an area which still needs further attention. Having information available is, however, not sufficient for appropriate management. Managing the supply chain involves a great deal of planning on different

levels. Many of the ERP-systems offer some planning and decision support, and in addition there are commercial packages specialized for the purpose. However, commercially available planning support is not able to deal with all the planning problems of the paper supply chain. In addition there are research and development projects reported in the Operations Research (OR) literature to support the development of advanced Decision Support Systems (DSS).

There is a vast literature on SCM in general. However, due to the special characteristic of the paper industry there is a lack in this area. The purpose of this paper is to provide an overview of available decision support for the planning and management of the paper supply chain and discuss issues and further research. Figure 1 illustrate the overall forest supply chain. It will focus on the paper supply chain which is indicated in the left part of the figure. Our starting point is the wood available in the forests (harvest areas) after harvesting has taken place. It then follows the wood from harvest areas until the production facilities where the wood is processed into pulp, and onwards to the paper manufacturing and the converting facilities. Thereafter it includes the distribution of the finished products to merchants and/or retailers and the market for paper products (**Fig. 1**).

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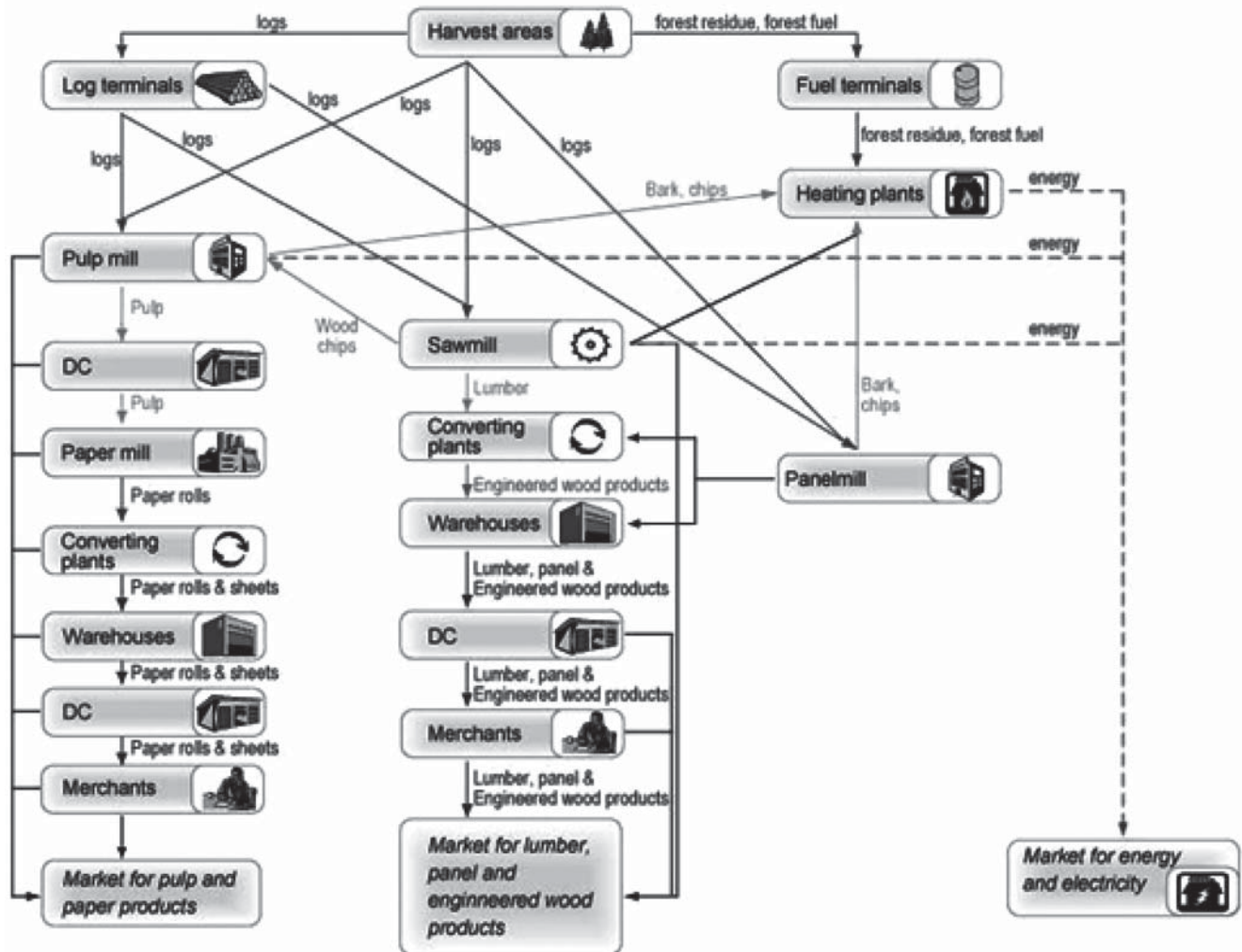


Fig. 1 : The forest industry supply chain. The paper industry is described in the left part.

The Paper Industry Supply Chain

Paper Products and Usage

The paper consumption worldwide amounts to roughly 360 million tonnes per year (RISI 2005). The paper consumed can be divided into five main segments based on end-use:

- Printing & Writing (e.g. catalogues, copy paper, book paper and magazines)
- Newsprint (e.g. newspaper)
- Tissue (e.g. toilet- or kitchen rolls, facial tissue)
- Container board (e.g. packaging box)
- Other paper & paperboard (e.g. paper boxes, paper bags, filters)

Figure 2 shows the annual consumption within different paper segments. Notable is that the capacity utilization in the business is generally very high (91%). Paper companies normally run continuously except for regular maintenance stops.

The cellulose fibre accounts normally for more than 80% of the weight content of the paper. The properties of the cellulose fibre itself are therefore crucial for the resulting properties of the paper. This constitutes a strong link backwards in the Supply Chain to the very origin of the fibre used in the paper-making. The right fibres need to be identified already in the beginning of the chain and kept separated in different wood assortments and pulp products along the chain. It is also very important that the pulping and paper making processes do not destroy the properties needed further down the chain.

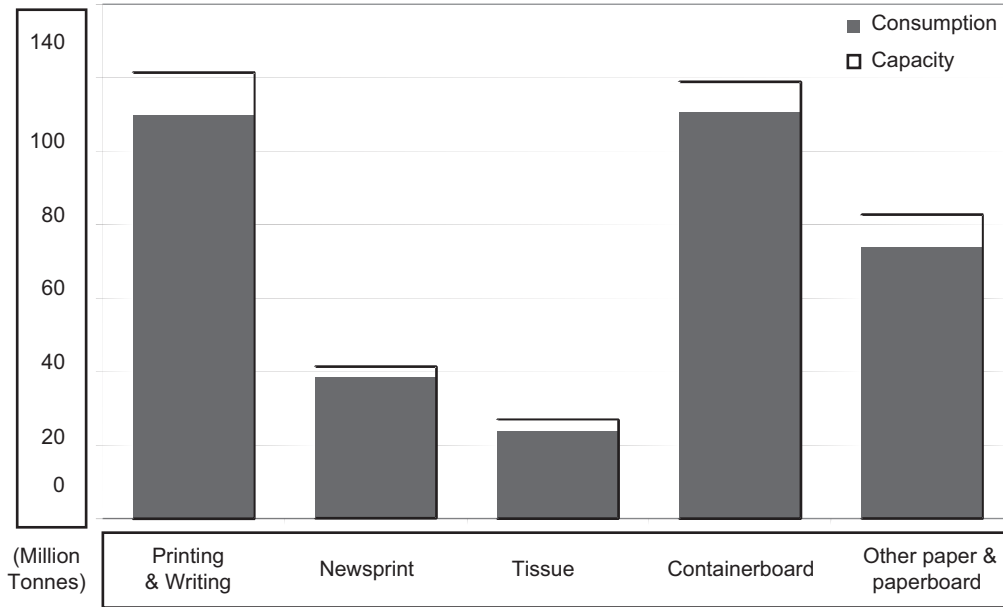


Fig. 2 : Consumption and capacity for the year 2004 within different paper segments.

The desired properties for different types of paper vary. In tissues, for example, softness is often the most important feature. In the case of toilet rolls the softness should be paired with a high strength. Softness can be achieved with a high degree of short-fibre pulp (e.g. Eucalyptus), but in order to get the strength a certain degree of long-fibre is needed. However, it is important that the long fibres are flexible offering both maintained softness and reinforcement. This type of longfibre properties can be found in Spruce (*Picea abies*) harvested in thinnings. Other papers, such as paper sacks, calls for a high tear strength. This property can be achieved by using a high content of long-fibre pulp based on residue wood from lumber production (e.g. Spruce chips). The reason for this is that sawmill chips comes from the "surface" of the logs used in the lumber production, where the fibres are longest and has the thickest walls.

Fibre Sources

The vast majority, more than 95%, of the fibres used for paper production originates from wood. Table 1 shows the three main pulp grades and their demand in 2004. Hardwood kraft pulp based on Eucalyptus is the grade that is growing fastest. This grade is used in many kinds of papers. In printing & writing this pulp makes the paper opaque and gives it a smooth surface and thereby good printing characteristics. In tissue, it contributes to the softness of the paper. In most papers softwood kraft pulp is still needed to make the paper strong enough. The strength is needed during the paper production itself as well as in subsequent converting and printing operations, and sometimes also when the paper is used. Mechanical pulp is mainly used in newsprint and other

wood-containing papers such as papers for catalogues etc.

Table - 1 : Consumption (in millions of tons) of different pulp grades 2004 (Source: RISI 2005)

Pulp grade	Consumption
Bleached hardwood kraft	52,0
Bleached softwood kraft	39,0
Mechanical	37,0

It should be noted that it is the properties of the fibres that matters for the use in different papers.

It is because the eucalyptus fibres are short that they contribute to a smooth surface of the paper.

Softwood (conifer) fibres are long and acts therefore as reinforcement in the paper. The properties of the fibres differ also within the single tree. At the surface of the lower part of the conifer tree the fibres are longest and most robust (mature wood, thick walls). At the top the fibres are somewhat shorter and the fibre walls are thinner which make the fibre more flexible, and results therefore in a softer paper (juvenile wood). The causal relationships between some of the wood properties such as wood density, fibre length and fibril angle and several important pulp and paper properties were illustrated for juvenile eucalyptus globulus trees in a paper from Wimmer et al. (2002). Another study by Wilhelmsson et al. (2002) based on 62 Norway spruce and Scots pine trees sampled from a wide range of growth sites spread throughout Sweden, proposed models for predicting certain bulk wood properties based on three macro-level

properties (tree diameter, tree age and growth conditions). These two research projects propose ways to bridge fibre characteristics, growth site quality and final product properties together and contribute to better plan the usage of the forest in the paper supply chain.

When converting the wood into pulp, the inherent property of the cellulose fibres of the wood is in principle not changed. In fact, the main achievement for a pulp producer is to make as small damage to the fibres as possible while maintaining the highest possible production speed. So, to end up with a paper of desirable properties depends to a large extent on finding the appropriate trees in the forest containing the right fibres for that purpose.

The paper business are currently undergoing major structural changes (see Figure 3). The major change from a demand perspective is the fast growing paper market in Asia. The availability of wood in the area is scarce so therefore the increase in demand of paper products is satisfied through imports of either finished products, but mainly through imports of pulp to be used in the expanding Asian paper industry. The major source of fibres for the future can be found in Latin America. Large land areas have been planted with Eucalyptus which has a typical rotation period of 7-10 years. The old markets such as North America and Europe are stagnant or growing slowly. The exception is Eastern Europe, which shows a fair growth.

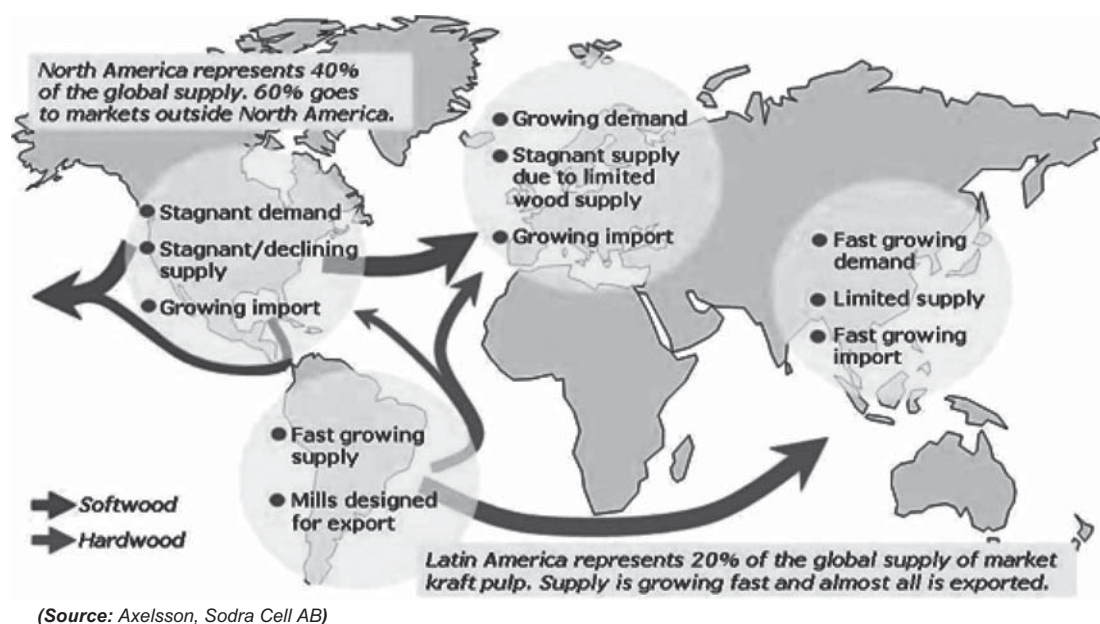


Fig. 3 : Anticipated development of the global flow of wood fibres

The Paper Industry

The paper industry can be viewed as a large network of production units which gradually refines the wood into consumer products (see Figure 4). It is very rare that all the refinement is made in one single company. The production network is linked to a procurement network which starts in the forest. This network may contain several locations (wood yards or other storage points) where logs are just stored or transhipped before it goes to production units. The production network is also linked to a distribution network ending at merchants or retailers, which together with the final customers constitutes the sales network.

As a matter of fact there is actually a connection from the sales network back into the paper supply chain again. Almost half (47% in 2004, RISI 2005) of the paper that is consumed is recovered and used to produce paper again. This volume amounted to 168 million tonnes in 2004, and made up 45% of the fibre furnish in the total paper production. Roughly the same amount, 170 million tonnes (46% of the paper furnish), of wood pulp is produced every year based on virgin fibre. The remaining content (less than 5%) of the total fibre furnish is mainly non-wood pulp such as pulp made from different grass species. The world's biggest buyer of recovered paper is China. In 2004, it imported another 12.3 million tons of recycled paper, with the U.S. providing about 60% of the total (McIntyre, 2005).

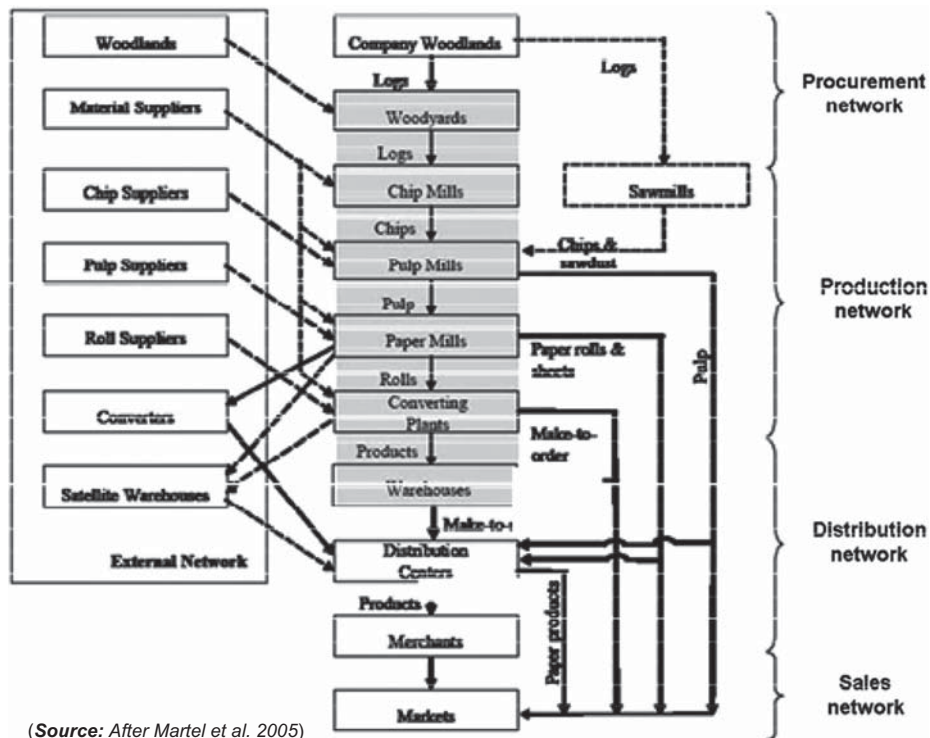


Fig. 4 : The paper supply chain.

A mill which produces paper as well as the pulp needed for the paper production is said to be integrated. A majority of the world's pulp consumption, 72%, is integrated. The remaining volume, almost 50 million tonnes is market pulp. It is either sold by integrated producers that has an excess capacity or by non-integrated suppliers. Purchasers of market pulp are integrated producers not having enough capacity (or not producing a certain grade) or non-integrated paper producers.

We have three major processes; harvesting, pulp making and paper making. The harvesting consists of the following major stages.

- The trees are cut and branches are removed. Thereafter the tree is bucked (or cross-cut) into logs (with specific dimensions and quality). This process is typically done directly at harvest areas.
- Logs are transported from harvest areas directly to mills or through intermediate storage at terminals.

The harvesting is done by a set of harvest crews and the transportation by one or several transport companies. The overall harvest and transportation planning is often integrated. However, operational planning e.g. routing of logging trucks is done independently of the e.g. the bucking process.

The pulp making process involves the following steps:

- Conversion of pulp logs to chips. Chips from different species are mixed according to recipes with sawmill chips depending on the pulp quality produced.
- The chips are boiled and washed. Here, the fibres and lignin are separated.
- The fibres are then in a number of steps where chemical is added bleached in order to produce fibres with a certain brightness.

This is a continuous process where the time from chipping to production of pulp is about 12 hours. At integrated mills, the fibre is transported directly to the paper machines. In pulp mills, sheets of pulp is produced for further distribution to paper mills. The later paper making process involves the following major stages (see Figure 5):

- Fixed width reels of a given paper grade, also referred to as jumbo rolls, are produced on a paper machine.
- The reels are put on a winder and sliced into several rolls of smaller diameters and widths (trimming). The part of the reel not cut into rolls is trim loss.
- Finally, the rolls are shipped to customers, or converted into cut-sheet finished products on a sheeter, which may also generate some trim loss. The rolls sheeted into finished products are known as parent rolls.

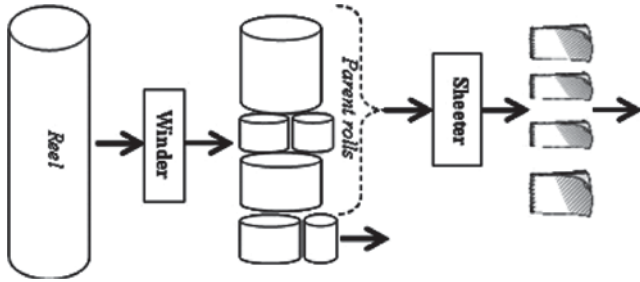
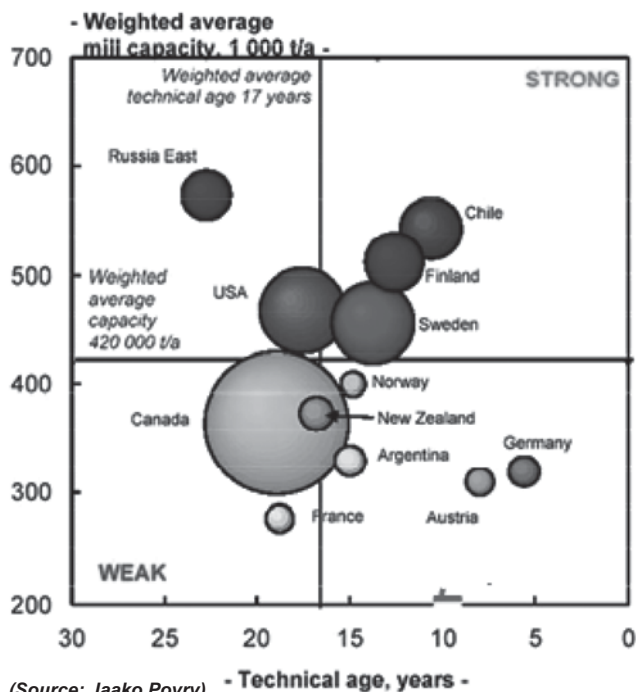


Fig. 5 : Paper manufacturing process

In some sectors of the industry, like Tissue, all these steps can be found at one single location and the products are then directly packaged for distribution to the consumers through merchants and/or retailers. In other sectors, the products are delivered to printers or additional converting plants before entering the sales network.

An important aspect is the current production capacity of the industry and how it is likely to change. Figure 2 did show that global capacity was higher than demand. In Figure 6, Jaako Pöyry illustrates, by country, the capacity and the technical age for market kraft pulp. Given the anticipated flow of fibres (Figure 3) it can be argued that countries with old smaller mills on a stagnant market, such as Canada, will have a weak position on the market as compared to countries like Chile with large modern mills with increasing demand and supply if pursuing a positioning in commodity segments.

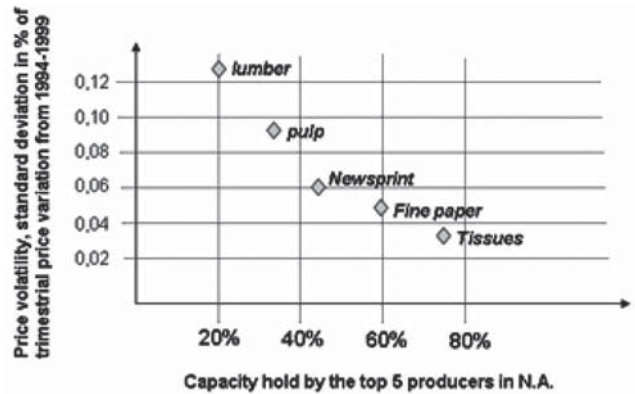


(Source: Jaako Poyry)

Fig. 6 : Illustration of the global producers by country

The actual global distribution of capacity raises some interesting consolidation perspectives. These are also supported by the positive impact of consolidation on price control. Figure 7 illustrates the relationship between prices fluctuation and the level of consolidation in North America of the different paper product segments.

The bubble size reflects the market capacity of market kraft pulp (including export captive pulp). The vertical axis represents the average mill capacity and the horizontal the average technical age.



(Source: Consolidation de l'industrie des produits forestiers en Amérique du Nord, Ministère des ressources naturelles du Québec, Avril 2003)

Fig. 7 : Illustration of the impact of consolidation on price volatility in North America

Paper Supply Chain Planning

The above description of the paper supply chain shows that it involves many operations. It typically involves different modes of transportation over a great geographical distance. The planning horizon stretches from almost half a century (e.g. new capacity) down to hours and minutes (operative truck routing). The physical lead-time ranges normally between 5 to 12 months.

Planning this chain is enormously complex. We will describe the different planning problems that occur. Thereafter, we will discuss how commercial advanced planning and optimization packages may be used to solve some of the planning problems that occur in the paper supply chain. Then we will describe how these planning problems have been dealt with in the literature

The Supply Chain Planning Matrix

Fleischmann et al. (2002) divides the supply chain into four main stages or processes.

Procurement involves the operations directed towards providing for the raw material and resources necessary for the production. In the case of paper the most important raw material is wood. Production is the next process in the chain. In this process the raw materials are converted to intermediary and/or finished products. Thereafter, the distribution includes the

logistics taking place to move the products either to companies processing the product further or to distribution centers, and finally to retailers. The sales process deals with all demand planning issues including customer or market selection, pricing strategy, forecasting and order promising policies. Table 2 shows a matrix with typical planning problems that can be identified for the different processes of the paper supply chain. These planning problems are classified also based on the planning horizon.

Strategic

Long-term planning in the paper industry is indeed very long-term. An investment in a new paper mill is normally intended to last for more than 30 years. Strategic decisions would relate to opening and closing of mills, location of new or to be acquired mills, products and markets development, financial and operational exposure, planning strategy (e.g. decoupling point) and inventory location. Defining the planning approach has a major impact on all the investment decisions. It will fix important parameters in terms of needed technology and capacity as well as inventory levels and maximum distance to customers. Such decisions involve naturally an evaluation of how the investment will fit into the whole supply chain. Which markets are available for the products based on anticipated market trends? How will the distribution of the products be carried out and at what cost? And finally how should the production be supplied with the necessary wood fibres (wood or pulp)? Other supplies such as energy might also be a crucial factor.

Table - 2 : The Paper Supply Chain Planning Matrix.

	Procurement	Production	Distribution	Sales
Strategic	<ul style="list-style-type: none"> • Wood procurement strategy (private vs public land) • Forest land acquisitions and harvesting contracts • Silvicultural regime and regeneration strategies • Harvesting and transportation technology and capacity investment • Transportation strategy and investment (e.g. roads construction, trucks, wagons, terminal, vessels, etc.) 	<ul style="list-style-type: none"> • Location decisions • Outsourcing decisions • Technology and capacity investments • Product family allocation to facilities • Order penetration point strategy • Investment in information technology and planning systems (e.g. advance planning and scheduling) 	<ul style="list-style-type: none"> • Warehouse location • Allocation of markets/customers to warehouse • Investment in logistics resources (e.g. warehouse, handling technologies, vessels) • Contracts with logistics providers • Investment in information technology and planning systems (e.g. warehouse execution) 	<ul style="list-style-type: none"> • Selection of markets (e.g. location, segment) - customer segmentation • Product-solution portfolio • Pricing strategy • Services strategy • Contracts • Investment in information technology and planning systems (e.g. On-line tracking system, CRM)
Tactical	<ul style="list-style-type: none"> • Sourcing plan (log class planning) • Harvesting aggregate planning • Route definition and transshipment yard location and planning • Allocation of harvesting and transportation equipment to cutting blocs and • Allocation of product/bloc to mills • Yard layout design • Log yard management policies 	<ul style="list-style-type: none"> • Campaigns duration • Product sequencing in campaign • Lot-sizing • Outsourcing planning (e.g. external converting) • Seasonal inventory target • Parent roll assortment optimization • Temporary mill shutdowns 	<ul style="list-style-type: none"> • Warehouse management policies (e.g. dock management) • Seasonal inventory target at DCs • Routing (Vessel, train and truck) • 3PL contracts 	<ul style="list-style-type: none"> • Aggregate demand planning per segment • Customer contracts • Demand forecasting, safety stocks • Available to promise aggregate need and planning • Available to promise allocation rules (including rationing rules and substitution rules) • Allocation of product and customer to mills and distribution centers
Operational	<ul style="list-style-type: none"> • Detailed log supply planning • Forest to mills daily carrier selection and routing 	<ul style="list-style-type: none"> • Pulp mills/paper machines/winders/sheeters daily production plans • Mills to converters/DCs/customers daily carrier selection and routing • Roll-cutting • Process control 	<ul style="list-style-type: none"> • Warehouses/DCs inventory management. • DCs to customer daily carrier selection and routing • Vehicle loads 	<ul style="list-style-type: none"> • Available to promise consumption • Rationing • Online ordering • Customer inventory management and replenishment

Tactical

The next step in the hierarchical planning structure is mid-term or tactical planning. Tactical planning addresses allocation rules which defines which resource or group of resources should be responsible for realizing the different supply chain activities. It also addresses the definition of the usage rules defining production, distribution delays, lot sizing and inventory policies. An important contribution of the tactical planning is to define those rules through a global analysis of the supply chain. This planning serves as a bridge from the long-term strategic level to the detailed operative planning which has a direct influence on the actual operations in the chain (e.g. routing of trucks, definition of when to change from one product to another in the production process etc.). The tactical planning should ensure that the subsequent operative planning is not sub-optimized due to a shorter planning horizon, but rather that the direction which has been set out in the strategic planning is followed. Typical decisions here are allocation of customers to mills and definition of necessary distribution capacity. The requirement of advance planning of the distribution depends on the transportation mode. Typically vessel, and rail transportation needs to be planned further in advance than trucks.

An important reason for tactical planning is the need for advance planning if there is seasonality in the supply chain. In the case of the paper supply chain, seasonality influences greatly on the procurement stage, i.e. the outbound flow from the forests. One reason is shifting weather conditions over the year which may make it impossible to carry out transportation during certain periods because of lack of carrying capacity on the forest roads due to thaw. In many areas of the world, there is also seasonality prevailing in the harvesting operations. In the Nordic countries, for example, relatively less of the annual cut is carried out during the summer period (July-August). During this period operations are focused on silvicultural management such as regeneration, cleanings, etc. During the winter relatively more is harvested, when the ground is frozen and there is little risk of damages during forwarding of the logs out of the forest. All this makes availability of wood vary considerably over the year. After the summer, wood stocks are low with restricted availability of specific assortments, whereas in the spring, there are plenty of most assortments.

Example of a tactical planning task is production scheduling of pulp mills with regards to wood availability, and vessel distribution. The time horizon may vary in this planning between 6 to 12 months. Crucial is to account for the period during the year when wood availability is scarce to ensure not to run out of certain assortments. In a chemical pulp mill the cost of changing from one

product to another is relatively high; therefore the number of product transitions is not that large (somewhere in the range of 6 to 24 per year). This makes it important to account for the scheduling of the production already at the tactical level. When it comes to paper, production transition costs are normally considerably smaller. This is why the scheduling sometimes is not explicitly accounted for at the tactical level. The purpose of this plan is to define guidelines on monthly levels for the subsequent short-term planning. The wood supply department is given target volumes of different assortments to deliver to different mills the following month. This planning task stretches over several stages of the chain: procurement, production and distribution.

There are also tactical planning tasks which are more restricted to one of the stages. In the procurement stage, for example, one planning task is to define catchment areas for the supply to different mills. A catchment area denotes the geographical area in which the wood from different harvesting locations is hauled to a certain mill. Often there is more than one mill requiring the same assortment. The problem in this case is normally to ensure that all mills are sufficiently supplied while the total transport cost is minimized.

In most companies, an important task is the annual budgeting of the following year. During this planning exercise, the company decides which products to offer to customers and in what quantities. In the process of elaborating these decisions, their implications on the whole supply chain (procurement, production and distribution) needs to be evaluated and net profit maximization should be the aim. In that regard, Shapiro (2001) suggests that the tactical planning models be derived from the strategic planning models where the 0-1 variables related to the strategic decisions be fixed and the planning horizon be extended to a multi-period (multi-seasonal) horizon.

Operative

The third level of planning is the short-term or operative planning, which is the planning that precedes and decides real-world operative actions. Because of that, there are very high demands on this planning to adequately reflect in detail the reality in which the operations take place. The precise timing of operations is crucial. It is normally not adequate to know which week or month a certain action should be taken, it has to be defined in terms of days or hours. The operative planning is normally distributed to the different facilities or cells of the facilities because of the enormous quantity of data that needs to be manipulated at that level (e.g. SKU and specific resources).

One operative problem is the roll cutting problem in paper mills, see Figure 5. Once the reel (or tambour) has

been produced in the paper machine it must be cut into the rolls demanded by internal and external customers. The reel may be 5-10 meters wide and 30 km long. The customer orders are for products that may be 0.5-1.0 meter wide and 5 km long. The problem is to decide cutting patterns, and the number of each, in order to satisfy the customer order while minimizing the number of reels required during a given period of time.

Another large area of operative planning problems is within transportation. Routing of vessels appears between several segments of the supply chain. There are routing issues for the truck fleet used for haulage of wood from the forest to pulp mills. There is routing of trucks for the distribution of finished products from mills to customers or distribution centers.

Within the production process, scheduling of the different products on the paper manufacturing lines are also typical operational planning tasks. Finally, the process control of paper manufacturing involves real time operative planning decisions.

Order Penetration Point and Customer Relationship

Although the decisions presented in the Supply Chain Decision Matrix all have to be taken at some point of time within the supply chain, the models supporting the decision making may vary greatly depending on the strategy of the enterprise in terms of the order penetration point location within the production-distribution network, the customer relationship strategies and the use of inter-enterprise collaboration. Here we address a set of business models used by the industry and discuss their impact on the supply chain decision process.

Order penetration point (OPP)

The order penetration point is normally defined as being the semi-finished product (e. g. pulp, parent roll) inventory decoupling a push planning approach from a pull planning approach. The semi-finished product at the OPP is built-up based on matching demand forecasts with production capacity forecasts (make-to-stock) whereas the rest of the production-distribution process is planned just-in-time, pulled by firm orders to the producer. Defining the location of the order penetration point is a strategic decision because of its impact on capacity deployment and technology decisions. Normally, the push process would be supported by high capacity equipment providing important economies of scale, while the pull process would be supported by agile manufacturing equipment providing high flexibility and responsiveness. The OPP also has a direct impact on the nature of the supply chain planning and control decisions.

Order promising requires checking the availability of the semi-finished products needed to be transformed just in

time to the specificity of the customer as well as the availability of the capacity to conduct the just-in-time transformation. Demand planning therefore does not limit itself to inventory management but it also involves real-time or fast scheduling decisions. If the OPP is far within the supply chain, then scheduling challenges are increased since more resources are to be scheduled on a just-in-time mode.

The positioning of the OPP is limited by the response time accepted by customers. For example, if a next day delivery offer is guaranteed to the market then the OPP can only be at the distribution center. If customers allow a few days of delivery, then the OPP can move into the production process. In the paper industry, in practice, the OPP has been set at three different locations: before the paper machine (make-to-order), after the winder (convert-to-order) and at the warehouse (deliver-to-order). Specific planning applications have been provided in the literature for each of them and Martel et al. (2005) provides a comprehensive discussion of most of them.

Customer relationship

Adding to the decision on the OPP, the offer made to the customer influences greatly the nature of the decision support models used for the supply chain planning. Different customer relationship approaches are used in the industry. The most common one is the order-based relation, where a customer just places an order and the producer promises a price and a delivery date. Over the last years, a vendor managed inventory (VMI) approach appeared. Under a VMI agreement, the producer is responsible for managing the inventory of its customer. The customer provides the daily consumption to the producer so it can build a production-distribution plan that meets the fixed service level as well as optimize the usage of its production-distribution resources. The VMI approach showed to the industry that some collaboration between the producer and the customer is possible. Since then, companies have explored new approaches such as Continuous Replenishment models based on carrier capacity or production capacity. The replenishment is structured around a pre-scheduled reservation of capacity. For example, the collaboration may set a one truck per day delivery to the customer. Then, the customer is responsible for setting the mix of products to be in the truck every day. This approach smoothes the needs of the customer over time and it reduces the pressure on the producer. The same approach applies with capacity reservation. Finally, the Collaborative, Planning, Forecasting and Replenishment (CPFR) business model is also slowly penetrating the paper industry. In that model, demand and production-distribution capacity are dealt up-front in order to define a win-win unique plan for both parties.

Inter-enterprise collaboration

Inter-enterprise collaboration seems to raise more and more attention in both the academic and industrial worlds. Companies are working together to reduce logistics and procurement costs.

There are examples for the collaborative planning of log supply and chips supply where companies are willing to consider logistics constraints of competitors in order to generate globally greater economy. Other examples of collaboration have been seen in transportation planning. These new approaches are usually contributing at the tactical level by improving the allocation of products to mills or at the operational level by integrating the need of a set of mills in the planning process. Typically at the operational level, the collaboration is supported by an electronic platform which can plan and negotiate the needs. These new practices request from the decision support systems that they can deal with distributed and restricted information and that they can propose collaborative solution to all participants. The objective of the models used is therefore to provide a better solution to all participants. Often, the optimal solution is not feasible because of an uneven distribution of the benefits. As for the constraints, they integrate the logistics constraints of all participants.

All these business models impose different constraints and driving objectives, and they therefore lead to different planning models for the supply chain. They raise the need for a deeper comprehension of the interaction between the OPP, customer relationship strategies and emerging collaborative planning approaches. Advance planning systems are expected to evolve so they can deal more efficiently with collaborative practices such as information exchange and collaborative planning.

IT in the Paper Supply Chain

A basic requirement for proper management and planning of the supply chain is information about the current state of the system, and anticipated business needs and opportunities. In this section we review the status of IT for supply chain management, in the paper industry. For a thorough review of literature on information systems in supply chain integration and management the reader is referred to Gunasekaran and Ngai (2004).

Often information technology is viewed as the sole solution to supply chain management problems.

It is however crucial to ensure that the planning and control processes and the relations between partners are adequate before a large investment is made in an IT-system. De Treville et al. (2004) indicate that such investments can be counter-productive. They refer to a

major Nordic paper company that, despite substantial investments in an ERP-system, could not improve their on-time delivery performance despite the fact that they had high inventories. The authors argue that in order to benefit from improved information transfer, the lead-times in the supply chain has to be reduced so that the information can be used in planning the production and distribution for a specific order. Otherwise the information might even cause, or worsen the so called bullwhip effect in the supply chain. The bullwhip effect refers to the amplification of the variation of demand as it is passed down the supply chain. Lee et al. (1997) wrote one of the greatest studies on this effect proposing four causes for it: demand forecast updating, order batching, promotions and rationing and shortage gaming. The negative impact on the paper supply chain was raised in Carlsson and Fuller (2000) estimated the importance for the paper industry by stating that for a 300 kton North-European paper mill the costs incurred by the bullwhip effect are 200-300 MFIM 940-60 millions USD) annually.

Today most companies in the paper industry have an ERP-system installed containing much of the information necessary for planning. There are however still data integrity and availability problems that needs to be addressed. The ongoing consolidations in the industry make it inevitable that different ERP-systems are used within a company. To change system is both costly and time-consuming. Therefore some companies choose to maintain different systems. The big challenge in this situation becomes the integration between the systems, especially if customer orders must be managed consistently, regardless of which part of the company will deliver the order.

Another source for problems is that ERP-systems are designed for handling large volumes of real-time transactions. This information is very specific and stored in a way that is streamlined for the management of the individual transactions. ERP-systems are normally not suitable for making analyses based on the stored transactions. For this purpose data has to be flexibly aggregated on different dimensions. For planning purposes data also has to be extrapolated into future time periods.

In the paper industry there has since a number of years been a strive towards simplifying the flow of information between companies, i.e. mostly between suppliers and customers. The type of information subject to these efforts has primarily been order and delivery messages. This development started with the creation of EDIPAP, an EDI-standard for electronic business transactions between paper suppliers and their customers (merchants and printing houses). In the late nineties the development of an XML-standard was initi-

ated. This later became the papiNet™-standard (www.papinet.org). The scope of the standard has widened to include not only the printing & writing sector, but also packaging, label stock and pulp.

Whereas EDIPAP never became widely used in practice, papiNet™ is currently showing a fairly quick growth (www.papinet.org), both in Europe and in North America. In addition to being used for integration between companies, the standard is also often used for internal integration of a central ERP-system with mill-specific production planning systems. Generally the integration from suppliers to customers is either carried out in direct links business-to-business (B2B) or passes through a hub. An example of a hub is Espresso (www.expressopaper.com), which has been established for integration between fine paper producers and merchants. Another example is Elemica (www.elemica.com) which originally was created for integration between chemical suppliers and their customers, among others companies in the paper industry. Subsequently, customers linked to the Elemica hub wanted other types of suppliers integrated through the same hub (e.g. pulp). Generally speaking, the pricing policy of the hubs has so far not been clearly advantageous compared to B2B-integrations. However, further on when the costs involved in maintaining numerous B2B-connections becomes clearer, the business case for the hubs may be more attractive on the integration-market.

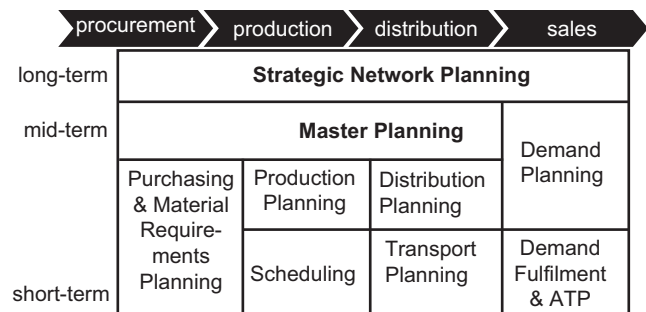
Supply Chain Planning Support

In this section we present and discuss decision support for the planning problems presented above. We will first very briefly cover the planning support typically available in commercial packages that is relevant for our case, and the problems these packages might face when dealing with paper supply chain planning. Thereafter we will review the operations research literature which specifically is dealing with supply chain planning in the paper industry.

Advanced Planning Systems

Most ERP vendors like SAP (www.sap.com), Oracle (www.oracle.com), etc. also provide solutions for supply chain planning and management. In addition a number of companies, such as i2 (www.i2.com), Manugistics (www.manugistics.com) and SLIM (www.slimcorp.com), have specialized in providing supply chain optimization solutions. These software packages are commonly called advanced planning systems (APS). Most APS have a common structure which relates to the supply chain planning matrix described earlier. Fleischmann et al. (2002) gives a thorough review of the typical struc-

ture of an APS. The APS-systems are structured into a number of different software modules. Each module is dedicated to solving a specific problem in the supply chain planning matrix. Figure 8 shows the modules normally found in an APS.



(from Fleischmann et al. 2002)

Fig. 8 : APS modules covering the SCP

There are many cases when the standard APS-module have limitations in solving the actual problem at hand. This has often to do with the methods used in the modules being designed to deal with a generic planning problem formulation. When the actual problem does not fit into the generic problem formulation the APS-module will be less suitable. Examples of this includes that operational aspects need to be accounted for explicitly in the mid-term planning, or that two or more stages along the supply chain has to be planned together also at the operative level in order to achieve a relevant result. In some cases it is even necessary to use an operative planning model to analyze the impact of a strategic decision. An example is that to understand the implication on the transport fleet of changed service hours for loading/unloading, an operative routing model is necessary in order to capture the essential aspects. An aggregate flow model will not be able to reveal what actually happens. To deal with all these cases tailor-made planning support has to be developed. In the next section we review the scientific literature which specifically deals with the paper industry.

Advanced Planning Models from the Literature

Our review of the literature is based primarily on the planning horizon adopted in the respective articles. We start with the strategic planning support and then move to the tactical and conclude with the operative articles. In Figure 10 we indicate where in the Supply Chain planning matrix each article can be located in terms of planning horizon and the scope along the chain it covers.

		Production					
		Procurement	Pulp	Paper	Converting	Distribution	Sales
Strategic	Martel et al. 2005						
	Weigel et al. 2005						
	Everett and Philpott 2001						
	Everett and Philpott 2000						
	Philpott and Everett 2001						
	Gunnarsson et al. 2006a						
	Gunnarsson et al. 2006b						
	Carlgren et al. 2006						
Tactical	Beaudoin et al. 2006						
	Bredström et al. 2004						
	Bouchriha et al. 2005						
	Carlsson and Rönnqvist 2006						
	Chauhan et al. 2005						
Operative	Martel et al. 2004						
	Rizk et al. 2004						
	Menon and Schrage 2002						
	Murthy et al. 1999, Akkiraju et al. 2001, Keskinocak et al. 2002						
	Bredström et al. 2005						
	Bergman et al. 2002						
	Flisberg et al. 2002						

Fig. 9 : Planning horizon and scope of the reviewed literature

Strategic models

Martel et al. (2005) presents an OR model to optimize the structure of multinational paper production-distribution networks. The authors aim to identify the main international factors having an impact on the industry and show how they can be taken into account in the design of the supply chain. The main factors necessary to account for on the international level includes national taxation, transfer price regulations, environmental restrictions, trade tariffs and exchange rates. Adding these features to the model, however, adds considerably to the complexity of the problem. Martel et al. suggest how this can be done based on a general production-distribution network model.

Weigel et al. (2005) presents a model that optimizes the wood sourcing for different final products, through the whole value chain. As an alternative strategy, the end-product range is also tailored to make use of existing market conditions with respect to available fibre supply. The objective of the model is to maximize the contribution margin of the supply chain, i.e. sales revenues minus various fixed and various costs. The model assumes that wood available in aggregated supplies can be sorted in different ways into distinct grades. Each paper product can be made according to a set of viable recipes involving the wood grades in different proportions. The authors show, using a test case, that substantial improvement in objective value can be achieved by optimally allocating fibre types to the right process stream and at the same time optimize the output of the supply chain into different end-products.

Philpott and Everett (2001) present the work carried out within Fletcher Challenge to develop a model (PIVOT) for optimization of the paper supply chain. PIVOT is used to optimally allocate suppliers to mills, products to paper machines, and paper machines to markets. The core of the model is a fairly generic supply chain model formulated as a mixed integer program. In addition a number of restrictions are added to model mill specific conditions such as interdependencies between paper machines in a mill, and distribution cost advantages in certain directions due to backhauling opportunities. The successful implementation of PIVOT led to further development of the model by the authors in cooperation with the management of Fletcher Challenge. In Everett et al. (2000) the SOCRATES model is described which was developed for planning investments on six paper machines at two mills located on Vancouver

Island in Canada. The main features distinguishing SOCRATES from PIVOT is that capital constraints are introduced and that a multi-period planning horizon is used. Due to the expansion of the model it became difficult to solve it with the most straight forward formulation, mainly because of the large number of binary variables. The authors therefore present how the formulation could be strengthened to make it solvable, using the specific properties of the problem. A further development of the model was achieved in the COMPASS model (Everett et al. 2001), which was implemented for three Norske Skog mills in Australia and New Zealand. The objective function was modified to account for taxation in the two countries. The other main feature added was that the paper furnish was allowed to vary, in terms of different wood pulps used, depending on capital investment decisions. The intention was to evaluate possibilities to use a less costly furnish based on capital investments done on the paper machine.

Gunnarsson et al. (2006a) develops a model for strategic planning of Södra Cells kraft pulp supply chain. The main purpose of the model is to optimize the allocation of the various products to mills. Södra Cell has four pulp mills, three in Sweden and one in Norway, producing kraft pulp. The whole pulp supply chain is described using a mixed integer programming model. On the demand side of the model all potential contracts with individual customers are defined together with the expected net prices to be achieved. The user can define whether a certain contract has to be taken to its full extent or if the model can choose to take it or not. Various different means of transportation can be selected to deliver the pulp to the final destination. Pulp recipes are allowed to vary within a min/max-range in terms of the share of different wood assortments used to make different products. The model is used by Södra Cell's management to evaluate different scenarios of wood availability and cost. Another typical use of the model is to optimize the composition of the product portfolio. A kraft pulp mill suffers very much from having to produce many different products, since transition costs are relatively high, especially when mixing hardwood and softwood on the same production line. Gunnarsson et al. (2006b) deals with strategic design of the distribution network. Södra Cell operates three long term chartered vessels dedicated to the pulp distribution only. How well the routing of these vessels can be done depends on the terminal structure. With a few terminals each having a large volume turnover, there is a great chance that the vessels can be unloaded at one single terminal, whereas if many small terminals are used, the vessel probably has to pass two or several terminal to be unloaded. The authors develop a model in which terminal location is combined with vessel routing. This is an example of planning on a strate-

gic level where it is important to account for the operative aspects, i.e. the routing.

A crucial part of the paper supply chain is the procurement of appropriate wood fibres for the different final products eventually being produced. For that purpose wood is sorted into different assortments with specific properties. Sorting into more assortments is however costly, and is a decision that normally not can be taken independently by one single party on the wood market. Carlgren et al. (2006) develops a model in which sorting decisions for the southern Swedish pulp wood market is optimized. The model accounts for backhauling possibilities as described in Carlsson and Rönnqvist (2006). The model was used to analyze what would be the effect of modified wood demands at one or several mills in the region. Results from the model could among other things show in what way the wood composition would change for the mills when wood demands changed at one of the mills.

Tactical models

A tactical planning model for Södra Cell is developed in Bredström et al. (2004). The main focus of the model is the production planning of the three Swedish kraft pulp mills of Södra Cell. The model stretches from individual wood sources through the mills until aggregated demand sinks, and it produces individual production schedules for the mills. The combination of optimizing the flow in virtually the whole supply chain with production scheduling makes it challenging for the authors to solve the model. Two different approaches are adopted; one using column generation with one variable for each production plan and one explicit mixed integer formulation with a branch and bound strategy as the solution method. Both approaches prove to be successful for solving the problem. Based on a test case presented, the second formulation could provide a solution faster, whereas the first one was able to find the best solution in terms of objective value.

In comparison with manual planning, the model generated production schedules with a larger number of product changes, while on the other hand reducing incurred storage and logistics costs.

Bouchriha et al. (2005) develops a model for production planning in a context where the production campaigns have a fixed duration. The aim is to fix the campaign duration on a single paper machine of a North American fine paper mill. The planning model is used to anticipate the cost of planning under different fixed duration production campaigns. The problem is solved using a three step procedure. In the first step the cycle length is determined based on historical demand data. In the second step the lot-sizing of each product is optimized subject to a fixed sequence of products in the cycle, i.e. all

products are made in every cycle. The volume produced may however vary between cycles. The fixed sequence restriction is relaxed in the third step in order to obtain a lower bound on costs, to be compared with results from the second step in order to ensure the quality of those results.

A tactical planning problem for the wood procurement stage of the supply chain, is dealt with in Carlsson and Rönnqvist (2006). The problem here is to find optimal wood catchment areas for a number of plants in a region. The catchment area constitutes the geographical area from which a specific wood assortment is delivered to a certain mill. The destination thus designated to each wood pile subject to being transported is used in the subsequent operative transport planning. The formation of the areas will therefore affect the potential of efficient routing of the truck collecting the wood. The authors suggest how this can be accounted for in a model where backhauling possibilities are included. The model is formulated as a column generation problem and solved iteratively to optimality, or near-optimality. A large number of implementations of the model in the Swedish forest industry are reported. The model has primarily been used to analytically evaluate the potential for increased productivity in truck routing based on backhauling. The authors however also report a case in which it has been implemented as an integrated part of a web-based wood-transport management system.

A similar problem has been studied by Beaudoin et al. (2006), although in this case the wood procurement problem is viewed from a multi-company perspective. They proposed a mixed integer programming model that allows for wood exchange between companies. Furthermore, the material flow through the supply chain is driven by both a demand to satisfy (Pull strategy) and a market mechanism (Push strategy), enabling the planner to take into consideration both wood freshness and the notion of quality linked to the age of harvested wood into demand. A test case shows that it is possible to manage the wood flow from the stump to end market in such a way as to preserve its freshness and to extract higher value from the logs processed in the mills. Also, results for the test case show that the proposed planning process achieves an average profitability increase of 8.8%, as compared to an approach based on a deterministic model using average parameter values.

Chauhan et al. (2005) deals with tactical demand fulfillment of sheeted paper in the fine paper industry. The authors adopt a sheet-to-order strategy, which means that parent rolls are produced to stock. The sheeting occurs subsequently upon receipt of customer orders. A model is proposed to find the assortment of parent rolls to keep in stock in order to minimize expected in-

ventory holding and trim loss costs. The model is a non-linear integer program which for large problem instances is difficult to solve. A couple of heuristics for solving the problem are however presented. When tested on real data from one of the largest fine paper mill in North-America the model proved capable of reducing inventory holding costs substantially while at the same time achieve a slight reduction in trim loss cost.

Operative models

A number of operative planning models have been developed for the paper industry.

Rizk et al. (2006a) present a model for planning multiple machines in a single mill, integrated with distribution to a single distribution centre. The production of intermediate products and final products is coordinated. The production of intermediate products is considered to be the bottleneck in the production line, whereas no capacity constraint is considered for the converting to final products. Economies of scale in transportation is accounted for through a piecewise linear function. The authors formulate the model as a mixed integer programming model. Different formulations are tested with regard to the piecewise linear distribution cost function. In addition a number of "artificial" but logical restrictions (cuts) are proposed in order to enhance solvability of the model by use of the commercial solver Cplex. Results presented from a real case coming from one of the largest uncoated free sheet producers in North-America shows that the model can be solved within reasonable time when the suggested cuts are included. It also showed considerable savings when production and distribution decisions are optimized all together as compared to optimize distribution planning first, and then, constrain the optimization of the production planning. In Rizk et al. (2006b) the previous model is expanded to include multiple distribution centers. The authors report that the large model obtained can be solved more effectively by using adequate cuts. They also propose a heuristic sequential solution approach to solve large problem instances efficiently.

Another case in which multiple stages of paper manufacturing is planned simultaneously is presented in Murthy et al. (1999). In this case the planning includes allocation of orders to machines (possibly at different locations), sequencing of the orders on the machine, trim scheduling for each machine, and load planning. To solve the problem a heuristic framework based on an agent-based architecture is developed. One set of agents are responsible for adding new tentative plans to a shared population of solutions (Constructors), another set (Improvers) work on existing solutions in the population, and a third set (Destroyers) limit the population by removing non-attractive solutions. The agents

are specialized for the different aspects of the plan, order allocation, sequencing etc. Multiple objectives are used by the agents based on transition costs, distribution costs or due dates. More about the agents and how they are constructed can be found in Akkiraju (2001) and Keskinocak et al. (2002). The authors report several real-world implementations of the planning system in the US based company Madison Paper Inc with substantial savings in trim loss and distribution costs. Correira et al. (2004) also contributed to this idea of integrated scheduling and cutting approaches in a make-to-order strategy.

A model specifically dedicated to the combined order allocation and trimming problem in the paper industry is developed in Menon and Schrage (2000). The model is formulated as an integer programming problem. It is solved, by the use of linear programming based bounds in an iterative procedure. The authors report from successful use of the model on real-world and generated test problems.

Bredström et al. (2005) deals with a planning support model dedicated to operative planning of pulp distribution. The model focuses on routing and scheduling of vessels which are coordinated with other available means of transportation: truck, rail. The problem is solved heuristically by a genetic algorithm. The algorithm works on a pool of potential solutions, the population, which is evolved through generation of new generations (combinations of two solutions) and mutations (random modifications of existing solutions). A crude selection of the fittest individuals in the population is done by the use of a simplified LP-formulation of the distribution problem in which restrictions on the overall consistency of flows are relaxed. The individuals thus selected, are finally evaluated by a full LP-formulation. Computational results reported by the authors show that the genetic algorithm performs well compared to a mixed integer approach.

Bergman et al. (2002) deals with roll cutting at paper mills. Roll cutting is a well known academic problem for which there are efficient solution methods. However, in an industrial setting there are many practical issues to consider e.g. limited number of knives in the winder, products needs to be in the same pattern or not, different due dates for products, limited inventory space etc. Another practical issue is given a minimum number of rolls needed there is an objective to use as few cutting patterns as possible. This to limit set up costs and times. In this article a system taking into account these issues is described and tested on a set of case studies. It is based on a combination of Lagrangian heuristics, column generation and limited branch & bound strategies. Other roll cutting models particularly suited for the paper industry are presented by Goulimis (1990), Sweeney and Haessler (1990) and Westerlund et al. (1998).

Flisberg et al. (2002) describes an online control system for the bleaching process at a paper mill. The problem is to decide the chemical charges in a number of bleaching steps. The objective with the system is to support operators to minimize the chemical usage (i.e. cost of chemicals) and improve the spread of the brightness of the pulp before it reaches the paper machines. The solution approach is to construct approximate models describing the individual process steps and then formulate an overall optimization model that comes up with the control i.e. chemical charges in each of the steps. The models are nonlinear and the system is implemented in an online system where the control is recomputed every five minutes.

Discussion

The paper industry has some characteristics that makes it unique. The volumes and quality of the supply is stochastic and hard to predict with high accuracy. The planning horizons are ranging from very short (seconds) to very long (decades). The industry has a divergent flow i.e. there are many more end products (several hundreds) as compared to the raw material (a few species of trees). The industry has a tradition of using manual planning in a push-based system and there are many practical problems when this is turning into a pull-based system. The relations with customer are often based on spot and contracts. The industry is very capital intensive with small margins. Due to the specific characteristics in the industry it is difficult to use standard planning systems. Hence, there is a need for more tailor-made DSS. Below we discuss some areas where there is a large need for further research.

There is an increased competition with other industries. In recent years, the use and importance of bio-energy fuel has increased. Escalating prices for fossil fuels has boosts the development of alternative energies, among which wood fuels are the most promising in the short term for medium- and large scale heat and electricity production. Due to governmental policies the wood fuel is now making a substantial share of the energy supply in countries like Sweden, Finland and Austria. Several fuel types exist that can be used and one important type is forest fuel. Forest fuel can be forest residues that are chipped (converted into small pieces), by-products arising from sawmill such as sawdust, or wood without other industrial use. With the increased energy prices, trade in emission rights and different tax systems the usage of pulp logs directly at heating plants have increased. This competition between paper producers and heating plants is expected to grow in the future. Competition on the supply of pulp logs is also increasing with saw mills and panel industry.

Beside the industrial competition, there are also issues related to environmental aspects. There is an increased need to consider endangered species, set of areas to preserve biodiversity and to increase to area for recreational usage. These rules are often based on governmental policies and they set limits for the procurement. How this affect the paper industry is difficult to address without tools that include such aspects and restrictions.

Transportation corresponds to a large proportion of the total raw material cost. Large volumes and relatively long transport distances together with increasing fuel prices and environmental concern makes it important to improve the transportation planning. In many regions, several forest companies operate and the transportation is carried out by a large number of transport organizations and hauliers. Supply, demand and companies are geographically evenly dispersed in the region and there is generally a high potential for coordination of the wood flow. Examples and methods for coordination are found in Forsberg et al. (2005). The potential for cooperation is often in the range 2-20%. When there are several companies planning becomes more difficult.

Planners do not want to reveal supply, demand and cost information to competitors. Also, how should the saving be divided among the participants? In a study by Frisk et al. (2006) eight companies were included in a case study. Here an optimization system was used to find the optimal transportation for each company as well as the coordinated case. In the paper different cost allocation models are studied in order to split the savings among participating companies.

These studies illustrate interesting collaboration potential within the paper supply chains. However, many questions remain unsolved as the collaboration involves defining stable coalitions, composed of companies which have no incentive to quit the collaboration and therefore propose a sustainable solution.

Conclusion

I have made a description of the paper supply chain and the planning tasks found therein. Thereafter I made an overview of commercially available planning support off-the-shelf as well as the state-of-the-art of relevant research. I can conclude that support is available for most planning tasks. Of-the-shelf commercial systems will however not always be sufficient. For certain problems tailor-made models are necessary. The specific paper literature is not abundant, which in itself can indicate a need for additional research.

What improvements would I like to see in future planning support? Initially I mentioned improvement areas identified in reviews of general supply chain planning literature. Some of these are relevant in our case

as well. One factor that was mentioned by several authors was that uncertainties typically were neglected. This is potentially a serious deficiency since a planning model that would incorporate uncertainty could lead to substantially different results and thereby eventually lead to a completely different management decision. Incorporating uncertainty in planning models typically support decisions that lead to the maintaining of as much flexibility as possible for the future. If there is uncertainty in the relative demand and/or prices of different products, a model that optimizes the product portfolio would give higher priority to maintaining several products than would a model that assumes demand and prices at some average and fixed level. This aspect is of course most important for strategic planning when long term decisions are taken, which influence the ability of the organization to adapt to changes in the future. The reason for not taking uncertainty into account is however obvious in many cases; it would make the planning model at hand virtually explode in size and make it impossible to solve. Even though it was technically possible there are reasons that make the issue complex. Uncertainty can be incorporated in many different ways and a number of assumptions have to be made regarding the nature of probability distributions which often cannot be derived from historical data. In addition a stochastic model is generally more difficult to explain to decision makers, which need to trust the planning model to act on the results generated by it. Based on this discussion we conclude that more research should be carried out on the implications of uncertainty to supply chain planning before it is incorporated into practical systems. More about incorporating uncertainty in strategic supply chain planning can be found in Shapiro (2004).

A weakness I identified in the mid-term master planning of the commercial APS's was a lack of ability to integrate lot-sizing or campaign planning for individual mills (also mentioned by Stadler 2004). This relates to the fact that the different APS lack ability at integrating the different decision levels (tactical versus operative, or operative versus execution). This is mainly due to the problem of aggregating and disagreeing the needed data.

This is crucial in a production system where transition costs are high and cycle times therefore long. Due to this weakness tailor-made models have been developed (e.g. Bredström et al. 2004).

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TRAINING AND DEVELOPMENT PRACTICES IN PRIVATE SECTOR BANKS: A CASE STUDY AT KARNATAKA BANK LIMITED

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Abstract

The Indian financial sector has a significant change since the initiation of the financial liberalization in 1990's. In this backdrop, competition has become the buzzword for the banking in India which has unleashed new threats as well as new opportunities. Irrespective of level of automation, the man behind the machine is most important. This calls for a re-engineering of the Human Resources Development. In order to be more competitive, manpower commitment towards the organizational growth is very crucial. Therefore HRD plays a vital role in banking industry among which Training and Development is one of the major factors. "Given a hungry man a fish, he will feed it, Train a hungry man how to catch a fish; he will feed himself for lifetime". This statement substantiates the importance of training in ones life. Training and Development programmes at KBL helps towards consolidating key functional skills, building service capabilities, upgrading their knowledge, ability, skills and influencing superiors, individuals and team performance. Training Need Assessment is one of the important functions of HRD to make the training programme more booming. It also helps in determining "What to do? Why to do? When to do? Where to do? Who to do? And How to do?". Since the main office of HRD and the staff training college of KBL is situated in Mangalore, it is quite difficult to assess the training need. KBL provides Internal Training and External Training for its employees, under which Internal training consists of On the Job and Off the Job training programmes. External Training is given to Officer Cadre and Executives.

Key words: *Training and Development practices, employee perception on Training programmes, Karnataka Bank Limited*

Introduction

Among the 12 services classified under the services definition of GATS (General Agreement on Trade in Services, a treaty of the **World Trade Organization**), banking is one of the prominent service sectors. Banking industry in India is one of the most diversified and heterogeneous in terms of ownership; among the co-existence of private and public sector industries banking is one of the best examples of peaceful co-existence sectors. Coupled with that, the country has a large number of foreign banks with altogether a different work culture and climate. The simultaneous existence of so many types of work ethos, systems and processes are truly symbolic of the great Indian unity amongst diversity (Agarwal Ashok and Udai Pareek, 1997).

For the past three decades India's banking system has several outstanding achievements to its credit. The most striking is its extensive reach. It is no longer confined to only metropolitans or cosmopolitans in India. In fact, Indian banking system has even reached to the remote corners of the country. This is one of the main reasons of India's progress. Without a sound and effective banking system in India, it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by

the technology and any other external and internal factors.

"The success of the economic reforms is therefore all to see and the driving force of these reforms is the banking sector"

(Khandelwal Anil K, 1996)

The Indian financial sector has undergone a significant structural change since the initiation of the financial liberalization in 1990's when Dr. Manmohan Singh was a Finance Minister, under the leadership of P.V.Narasimha Rao. It brought significant changes in the Indian economy in general and financial sector in particular. Against this backdrop, the present paper intends to analyze the performance of the Indian banking sector after the initiation of financial liberalization and also aims to measure the cost efficiency of the Indian banking sector during the post reform period. The share of private and foreign banks in banking asset, deposit and credit has gone up. The profitability of all bank groups has gone up, but the foreign banks are more profitable.

In this backdrop, competition has become the buzzword for the banking in India. The private sector banks are finding it very difficult to cope up with the challenge. Nevertheless, they are also gearing up themselves to

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meet the same. Competition has unleashed new threats as well as new opportunities. In the road ahead, the key drivers will be innovation, technology and customer's focus. However, technology alone is not the solution. Irrespective of level of automation, the man behind the machine is most important. Therefore, especially in the post – VRS scenario, it is more than necessary to optimize the use of human resources. This calls for a re-engineering of the Human Resources Development. Banks have to understand that the capital and technology-considered to be the most important pillars of banking are replicable, but not human capital, which needs to be viewed as a valuable resource for the achievement of competitive advantage.

“Given man a desert and he will make it a paradise but give him a paradise and he can make it a desert”.

In fact the same man can do immense well and cause severe damage also. HRD is more important in banking as service sector is nothing but an exercise in human interfaces. It is necessary that the service provider enjoy as much in providing service as the customer. When services are provided in a monopolistic manner there is less incentive for HRD than in case where the competitive situation exists. Today it has become a conventional wisdom that competition provides great service to customer and in the present scenario, marked by growing competition in all direction, HRD assumes greater role and HRD aims at building up competencies through training and development programmes. One of the goals of HRD is to prepare people for future role well as chalk out an appropriate career path for them.

Training has been defined by various management scientists in different perceptions. Through generalizing all these statements training can be defined as an organized procedure for increasing the knowledge and skills of the employees that helps in developing the organization as well as the individual himself.

Edwin .B.Flippo says that, “Training is the act of increasing the skill of an employee for doing a particular job”. Hamblin defines Training as “a paramount importance for an individual in choosing, utilizing and evaluating his experiences. It ensures that the learning is quick, sustained, right kind of inputs acquired, assembled and internalized in the personality”. The organizations have no choice of whether to train or not, the only choice is that of different methods. (Godwin's Booke and Dickenson, 1996)

Executive development which is also sometimes known as Management Development is the process of continuous development of the managerial abilities of people at all levels in all executive and supervisory functions. It is planned effort to generate an atmosphere of learning to help the organization as a whole to monitor

more effectively it's changing process. It can be defined as' “ an attempt to improve managerial effectiveness through a planned and deliberate learning process”. Executive development refers to “a unique personnel process or experience of the executives in which they unfold their capacities or abilities, to get freedom from constraints that hinder their progress and advance to a higher state of growth”.

Training and development activities are planned programmes of organizational improvement. They can be planned as thoroughly as possible, as their main objective is to integrate the training content to the desired job description. There are main six stages in the journey of training and development; firstly, a comprehensive analysis of training and development system must be undertaken. Secondly, the training need must be assessed. Thirdly, the training objectives must be clearly defined unambiguously. Fourthly, through integrating the content, need and objective the trainer has to decompose the learning task into its structural components. The fifth step is to determine the an optimum sequencing of the components decided earlier and finally, all the alternative methods of learning must be considered. Careful attention to these six steps helps to determine what is to be learnt and what the substantive content of training and development should be (Sanjaya.B.Lava, 2015)

The emerging Training scenario in Banking Sector

“The new competencies to work in the ever changing environment and the capacity to deal with non routine work process can only effectively respond to the process of deregulation and globalization of Banking. Similarly, ability to handle responsibilities and to operate in the expanding geographical and time horizons is the hallmark of emerging competencies (Clarke, N. 2002).

In addition, the changing social values with which the new generation of employees has been brought up have given them different value orientations. All these changes will necessitate the training system in banks to reorient its approaches and priorities so that the training activities will become an essential part of a strategic human resource management in banks. Training is an essential ingredient to improve the quality of officers and managers. Training prepares employees at different levels to acquire new competencies in critical areas like computers, merchant banking, treasury management, international banking, financial services, asset liabilities management etc, and finally to operate effectively in this ever changing market scenario.

Enhancing training system is very important to keep with changing pace and existing levels of activities and to keep pace with technology up-gradation. The training

system should be able to take care of both quantitative and qualitative aspects of training.

Banking Industry in Karnataka

Karnataka State covers an area of 191,976 square kilometers and 5.83% of the total geographical area of India. It is the eight largest Indian state by area, the ninth largest by population comprising of 30 districts; with the total population of 52,850,562 (2001 census of India).

The state of Karnataka is particularly the region comprising the coastal districts of Dakshina Kannada and Udupi is called as the **cradle of banking** in India. This is because seven of the country's leading banks, Canara Bank, Syndicate Bank, Corporation Bank, Vijaya Bank, Karnataka Bank, Vysya Bank and the State Bank Mysore were originated from this state. Between 1880 and 1935, 22 banks were established in coastal Karnataka, nine of them in the city of Mangalore.

Karnataka Bank Ltd's Profile

Karnataka Bank Limited, a leading "A" Class Scheduled Commercial Bank in India, was incorporated on February 18, 1924, at Mangalore, a coastal town of Dakshina Kannada district in Karnataka State. The Bank took shape in the aftermath of patriotic zeal that engulfed the nation during the freedom movement of 20th century India. Over the years, the bank grew with the merger of Sringeri Sharada Bank Ltd. and Bank of Karnataka. With over 85 years experience at the forefront of providing professional banking services and quality customer service, we now have a national presence with a network of 725 branches spread across 21 states and 2 Union Territories. Recently, the bank has launched student prepaid cards, mobile banking and online payment through debit or credit card.

Today, we have over 7,669 employees, 1.22,000 shareholders, and over 9.5 million customers, and customers are managed by a dedicated and professional team.

Among other Banks, it was Karnataka Bank, who first realized the importance of having Centralized Banking system and was the first to deploy the Core Banking System in the year 2000. This system enabled us to store and processes all the customers' accounts from one single space – the Data Centre at Bangalore.

The Bank admits that size is not everything in a competitive environment and now it is finding the task of retaining position as the premier Bank, which is not an easy task and ofcourse a challenging job. In order to be more competitive manpower commitment towards the organizational growth is very crucial. Therefore HRD plays a vital role in banking industry among which Training and Development, Performance Appraisal, HRD climate, Reward and Recognition are some of the major factors.

Training And Development At Karnataka Bank Limited

At Karnataka bank Ltd (KBL) development and progress of the individual employee and the organization takes place simultaneously through training programmes which is an important subsystem of HRD. Training and Development programmes at KBL helps towards consolidating key functional skills, building service capabilities, upgrading their knowledge, ability, skills and influencing superiors, individuals and team performance. Training Need Assessment is one of the important functions of HRD to make the training programme more booming. It also helps in determining "What to do? Why to do? When to do? Where to do? Who to do? And How to do?". Since the main office of HRD and the staff training college of KBL is situated in Mangalore, it is quite difficult to assess the training need.

Training can be classified as Internal Training and External Training, under which Internal training consists of *On the Job* and *Off the Job* training programmes. Internal training is mainly given to Special Assistants, Clerical cadre and Officers at fully equipped STC in Mangalore. Apart from the functional training programmes such as Parichaya Dharpana (Orientation program), Job Enrichment Training programs, Effective Customer Services and Branch Development Programs, Abhyudaya Programs, Marketing of Branch Services and etc.. Special Training Programs are also organized on topics such as Computer skills, Customer services, Diversity, Business ethics, Human Relations, Legal Aspects, Know Your Customer (KYC) and Anti Money Laundering (AML) norms, marketing skills, Quality initiatives, Risk analysis and many more varying from 2 to 7 days depending upon the plan of the program.

Whereas, External Training is given to Officer Cadre and Executives who are deputed to various training programmes conducted at the following reputed institutes namely,

- National Institute of Banking Management (NIBM), Pune.
- College of Agricultural Banking (CAB), Pune.
- Institute of Development and Research in Banking Technology (IDRBT), Hyderabad.
- State Bank Staff College (SBSC), Hyderabad.
- Southern India Bank's Training College (SIBTC), Bangalore.
- Indian Institute of Management (IIM), Ahmedabad.
- Various other reputed institutes when ever a special training program is organized.

During the year 2009-2010, around 3187 employees (refer table #1) 75 Sub-Staffs, 1360 Clerks, 1752 Officers were

given training under various disciplines to update and improve their skills and knowledge. On the last day of training the trainees are asked to fill the feedback form to assess the effectiveness of the training program.

Literature Review

“ Training is something we hope to integrate into every manager’s mindset”

(Chris Landauer)

In any organization training is the vital activity of Human Resource Development practices (Nordhaug, 1989) for employees’ development and their competency building in order to be competent in this competitive world (Gritz, 1993); in order to perform efficiently, at managerial levels or positions the employees at levels have to undergo through a dynamic process of training and development (Baldwin & Padgett, 1994). In this present competitive world, one of the key strategies in attaining the competitive advantage is, conducting the training and employee development programs periodically in order to attain the organizational goals (Dobson & Tosh, 1998) by increasing employee productivity further leading to organizational performance (Ng & Siu, 2004)

It is very developed periodically. Even though the training process is an expensive activity, it can give various advantages like, increased employee performances through employee skill development programs essential to enhance the employee performance which is highly demanding and a continuous process that enables the organizations to be competitive advantage. It is possible only when the employees’ attitude, knowledge and the skills required are and finally with increased productivity.

Pathak Neetu (Sep.2008), in his study stresses upon Training program as an effective instrument for Organizational Development. This study has been conducted by selecting 600 employees from private sectors and public sectors equally distributed. This study revealed that the training programmes are very valuable in improving the employee skills, knowledge and helps in growth of attitude. However, this study suggests that the emphasis should be given on conducting behavioral and technical training and that the duration of such programmes should be increased and hard copies of training materials should be provided.

Kundu Subash C and Handa Ravi Kumar (2008) conducted a study to assess the identification of training and development needs in the companies functioning in India. They have chosen 225 employees from Indian enterprises and 225 employees from multinational enterprises for collecting primary data with the help of a structured questionnaire. They concluded that the employees working in multinational companies had higher satisfaction than the employees functioning in

Indian based companies in assessing and identifying the needs of the employees. This study suggested that the training programmes should be based on needs and suggestions given from the trainees and that the best one should be rewarded.

Ramakrishna et al. (2012) In order to be competitive in this challenging world the Human Resource Development Department should be proactive in shaping the employees to fight out the challenges in their path. The top executives not only have to plan policies and strategies but the actual functionaries have to show their competence and effectiveness in executing the framed strategies and policies. This study was conducted only In Canara Bank covering all the branches situated in Kurnool District. This study concludes that the employee have attended a sufficient training and development programmes and majority of the employees strongly agreed that the trainer’s preparation was good enough and they had created a very good environment.

Jadhav (2013) speaks about the effectiveness in training and development programmes undertaken by the banks for their employees’ in order to discharge their duties effectively and efficiently and integrates the training and development programme to customer satisfaction. This study has been conducted in HDFC, Vijaya Bank, Bank of Baroda, ICICI and Dena Bank at Mumbai region. He concludes that the public sector and private sector banks undertake training and development programmes to maximize their employee efficiency to give maximum satisfaction for their customers.

Objectives of the study

1. To assess and analyze existing training and development methods in Karnataka Bank Ltd.
2. To assess the employee perception about Training and development in the bank
3. To ascertain satisfaction amongst the employees about training and development programmes.
4. To analyze the expectations about training and development
5. To offer useful suggestions based on findings.

Hypothesis

The following hypothesis has been made to cross check with the findings of the study:

- H1: Though there is elaborate structure for training in the Bank, training need assessment is not done properly.
- H2: Training evaluation is not done properly in Karnataka Bank Ltd.

Methodology of the study

The sample comprises of 500 Karnataka Bank employees selected on random basis from branches and offices all over the State of Karnataka. Special care has been taken to get a good mix of employees in various categories, age groups and lengths of service, which help to make it a true representation of Universe. It has also been ensured that the sample comprises employees posted in branches and administrative offices of Karnataka Bank Ltd and at rural, semi-urban and urban centres. For primary data collection a questionnaire was designed.

Out of 500 respondents, identified on random basis, response was not received at all from 53, and because of partial response, 31 could not be considered. Most of these 152 respondents were subordinate staff and 264 respondents were middle management, senior management and top executive cadres.

The primary data collected has been segregated on four major variables:

1. Age
2. Categories like clerical staff, officers in junior management, middle management, senior management and top executive.
3. Length of service.

Data Analysis through Findings

The table shown below state that 60% among the award staff responded in investigation through questionnaire, 47% of the junior management staff, 60% of the Middle Management Staff, and 10% of the Senior Managers are ageing between 31 to 40 years. Where as 11% of the award staff, 41% of the Junior Management, 29% of the Middle Management, 60% of the Senior Mangers and 20% of the Top Executives were ageing between 41 to 50 Years. Similarly, 19% of award staff, 8% of the Junior Management, 10% of the Middle Management, 30% of Senior Mangers and 80% of the Top Executives was ageing between 51 to 60 Years. This data indicates that the Bank is ageing and majority of its staff are middle age group and also there is no dearth of young age staff in the Bank.

Table - 1 : Responses from different categories of employees in Karnataka bank Ltd based on their age groups

Factor	Range	Category									
		Award staff		Junior Staff		Middle Management		Senior Mgr.		Top Exec.	
		Freq	% Total	Freq	% Total	Freq	% Total	Freq	% Total	Freq	% Total
Age	21-30 Years	11	10%	4	4%	4	1%			-	-
	31-40 Years	66	60%	42	47%	102	60%	4	10%	-	-
	41-50 Years	12	11%	37	41%	47	29%	25	60%	1	20%
	51-60 Years	21	19%	7	8%	16	10%	13	30%	4	80%

[Source: Compiled from Primary Data]

Analysis of data for Training Need Assessment

Proper training need assessment is the fundamental to success of a training programme. In this context, the data collected and analysed, throw light on the perception of employees on training need assessment in Karnataka Bank Limited.

In the evaluation in terms of age, category and length of service, the Activity Performance Index – 44.5%, 37.7% & 47.4% shows that according to the staff, taking prior feedback from them does not assess training needs. Especially, officers in middle management, top executive grade and the direct recruit officers are more critical of the present practice.

On deputation of right persons for right programmes too, expectations of the employees is hardly fulfilled. The Activity Performance Index – 51.7%, 51.1% & 53.5% in evaluation on the parameters – age, category and length of service respectively indicate correction is necessary in this area. Interestingly, the top executives who are the major decision makers are highly dissatisfied on this matter (API-40%).

Further, the activity Performance Index – 41.6%, 38.5% & 40.7% respectively on the parameters highlight that performance appraisal data are hardly used for training assessment and it is a major weakness of the Bank.

However, the respondents of age, category and length of service, believe that to some extent the existing performance appraisal system provides opportunity for expressing their development needs. In the overall analysis, it is observed that only the younger employees in age group of 21 to 30 years and the new entrants with less than 5 years service in the Bank are satisfied to some extent. The analysis of variance (ANOVA) reveals that in their observations on training need assessment, age group 21 to 30 Years differs significantly with the age group 31 to 40 years, age group 41 to 50 years and 51 to 60 year at 5% level.

However while analyzing on the basis of category, it is found that the award staff differs significantly with officers in middle management and officers in senior management, Where as, officers in junior management differs significantly with officers in middle management at 5% level.

Further, analysis is made in terms of length of service, it is observed that group 1 (length of service less than 5 years) differs significantly at 5% level, with group 4 (length of service between 21 to 30 years) and group 5 (length service above 31 years).

Perception about Training in the Bank

The findings show that the staff has reservation about the seriousness of trainees attending programmes at STCs. The Activity Performance Index – 61.5%, 56.5% & 60.2% respectively in the evaluation on the parameters – age, category and length of service may point out that expectations are fulfilled marginally, in this regard.

However, they strongly believe that training is taken seriously by the STCs which are advantageous for the Bank. The Activity Performance Index – 72.4%, 71.0% & 71.2% respectively on the three parameters, indicate the same. Moreover, the younger staffs in age group 21 to 30 years and the new entrants are highly optimistic about it (API – 84.1% & 88.9%).

Further, the staff irrespective of age, category and length of service, strongly believe that Bank aims at preparing them for future work through training programmes, which indicates their faith in the Bank's training efforts. On this aspect, the top executive (API – 85%) are highly optimistic. The staff is also more or less satisfied with the efforts of trainers to create right environment of learning as is indicated by the Activity Performance Index – 65.1%, 65.2% and 65.2% respectively in the assessment in terms of age, category and length of service.

In the overall analysis, it is observed that a positive perception about the training exists which is a strength of the Bank. The younger employees in the age group 21 to 30 years and new entrants are more optimistic.

Nevertheless, the Activity Performance Index – 69.2%, 69.5% & 69.1% respectively, in the evaluation on the basis of age, category and length of service, reveal that there is scope for further development on this aspect. The Analysis of Variance (ANOVA) indicates that, in their perception about training in the Bank, no two groups, irrespective of their classification in terms of age, category and length of service, differ significantly at 5% level each with other.

Training Evaluation

Efficiency of training system depends to a large extent on training evaluation. However, the findings reflect that the staff, irrespective of age, category and length of service are marginally satisfied with the existing system of evaluation of performance of trainees in training programmes as is indicated by the Activity Performance Index – 56.1%, 55.4% & 56.2% respectively. Noticeably, on this aspect each group of employees has responded almost uniformly.

Similar is the feedback in respect of evaluation of training programmes. The Activity Performance Index – 52.6%, 50.9% & 53.8% , in the analysis on the basis of age, category and length of service respectively, point out that the present system of evaluation of training programme has fulfilled expectations only marginally. Nevertheless, the officers in middle & senior management and the direct recruit officers consider it as an area of weakness.

However, the employees, almost uniformly opine that performance of trainees in training programmes should be communicated to them. The officers in senior management, top executive grade and the direct recruit officers are strongly in favour of the same (API – 70.8%, 80% & 73.7% respectively). The same is the opinion of the employees in the age group 31 to 40 years (API – 74.3%) and of those who have put in 6 to 10 years service in the Bank (API – 81.6%). In the overall analysis, in terms of age, category and length of service, the Activity Performance Index – 58.1%, 58.3% & 58.5% suggests that the entire gamut of training evaluation require substantial improvement.

The Analysis of Variance (ANOVA) reveals that in their observations on training evaluation no two age groups differ significantly with each other at 5% level.

Further while analysis is made in terms of length of service, it is observed that group 2 (length of service 6 to 10 years) differs significantly with group 3 (length of service between 11 to 20 years) and group 5 (length of service above 30 years) at 5% level.

Recommendations

After assessing the various methods and programmes of Training at Karnataka Bank Ltd some of

Recommendations for Karnataka Bank Ltd based on the findings and observations are as follows:

- All the employees in different cadre should be given both Internal and External Training.
- The training programs should be organized periodically for every 6 months in order to be updated and to be efficient in changing scenario.
- New methodology of training should be introduced viz. video conferencing and online training which reduces operational costs and it would be flexible for all the employees especially Indian female employees who face many frictions in attending training programmes at Mangalore.
- The Training programs should be periodically organized in the Regional offices in particular cities too.
- The training programs should be more oriented towards personality development so as to develop positive attitude among the employees.
- Some of the programs for sub-staff and clerical staffs should include programs on interpersonal skills which help in developing their speaking efficiency and leadership qualities.
- The duration of the training program has to be increased as the employees have to be exposed to lot of topics in a session and that the training sessions are not very frequently held.
- The trainers should first convince the trainees about the objectives and aims of the programme.
- The contents designed by the top management should have knowledge and skill related to the job description, so that the staff can reach higher expectations of the scale-III Officers
- The executive cadre should conduct more and more programmes on behavioural sciences as well, since this will help to change the perception towards training and development programmes among the employees at Karnataka Bank Limited.

Conclusions

The above are only some of the suggestions. The specific action plans could vary from bank to bank. The McKinsey Report on "**War for Talent**" provides seven talent imperatives that every successful company must adopt to remain competitive in this complex and competitive world. These include building talent mindset at all levels of the organization, creating employee value proposition (EVPs) that would induce employees to continue with a company, building a high-performance oriented culture, always recruiting the greatest available talent, developing all employees to their full potential and conscious

attempt to retain high performers. HR department of Karnataka Bank Limited should consider implementing some of these ideas to take care of their strategic imperatives.

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AWARENESS LEVEL OF XBRL REPORTING AMONG REGULATORS

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Abstract

Extensible Business Reporting Language (XBRL) is the buzz word of financial reporting. It is a language for the electronic communication of business and financial data. It is based on the Extensible Markup Language (XML) which is a global language for transmitting information. The same XML based document can be submitted to different regulators. In India, Ministry of corporate affairs implemented XBRL for the select class of commercial and industrial enterprises from 1.4.2011. Securities Exchange Board of India, Bombay Stock Exchange, National Stock Exchange also implemented it. So there was need to know the awareness level of XBRL reporting among regulators. Awareness level of XBRL reporting has been assessed under qualitative characteristics of financial reporting mainly understandability, reliability, relevance and comparability. Primary Data was collected from 25 respondents from Ministry of Corporate Affairs, Securities and Exchange Board of India, Bombay Stock Exchange, National Stock Exchange, and Bangalore Stock Exchange. Questionnaire was constructed, and responses were collected by meeting personally and also by e-mail id's. The Hypothesis tested in the study was there is a significant difference in the awareness level of XBRL reporting among regulators. Descriptive Statistics and ANOVA was used for the study. The result indicates that there is more awareness level among regulators regarding XBRL reporting in terms of understandability, reliability, relevance and comparability.

Key words: XBRL, Taxonomy, Instance Document.

Introduction

Around the World it was felt by the finance community that the need for a language to electronically communicate financial and operational information between businesses and other users such as analysts, investors and regulators. To address this need a common electronic format-extensible Business Reporting Language or XBRL was considered. XBRL does not change what is being reported-it only change how it is reported. No change is without pain and XBRL is no exception

XBRL was conceived in 1998 by a CPA named Charles Hoffman based on Extensible Markup Language (XML). Later in that year, the AICPA High Tech Task force stepped in to propose creating a prototype set of financial statements using XML. In 1999, twelve companies including Microsoft Corporation, Free EDGAR.com and the big 5 accounting firms joined the effort to set up XBRL steering committee. (Jap Efendi) The potential that XBRL offers quickly gained attention from regulatory bodies and businesses worldwide. In 2001, the first of the three international conferences on this took place in the UK, US, and Australia. In 2003, China became the first country to launch an XBRL voluntary filing program in their stock exchanges and made the filing mandatory in the following year. As of 2008, Stock Exchanges in Japan, Singapore, South Korea and the Netherlands have also made XBRL reporting a requirement. USA adopted

voluntary filing program in the year 2005 and made it mandatory in 2009. The global XBRL movement has ushered in a new age of financial reporting. XBRL often referred to as interactive data gives the financial community a standard based method to prepare, publish, exchange, search and analyze financial statements across all software formats and technologies.

Basically XBRL as a technology enables business information to be electronically shared, communicated, interpreted and reused without human interventions. XBRL International(2009) defines XBRL as

“A language for the electronic communication of business and financial data which is revolutionizing business reporting around the world. It Provides major benefits in the preparation, analysis and communication of business information. It offers cost savings, greater efficiency and improved accuracy and reliability to all those involved in supplying or using financial data”

XBRL is a language for the electronic communication of business and financial data which is revolutionizing business reporting around the world. Just as HTML (Hypertext Markup Language) is the foundation for web pages and the WWW (World Wide Web) which revolutionized the internet, XBRL will revolutionize the use of business information through the internet and other digital media. HTML was developed for formatting the

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display of information (Content), While XBRL; a derivative of XML (Extensible Markup Language) is being developed not just for displaying the information but also for maintaining the context of the information. (Srivastava. 2009)

XBRL is an open, royalty free software specification through a process of collaboration between accountants and technologists from all over the world. Together they formed XBRL international which is now made up of over 650 members which includes global companies, accounting, technology, government and financial services bodies. XBRL is and will remain an open specification based on XML that is being incorporated into many accounting and analytical software tools and applications.

XBRL is an open standard language and users need not pay the license fee companies and others. XBRL is here to stay which would revolutionize the way financial reporting is being reported Former SEC Chairman Christopher cox, believes XBRL will reduce "reporting costs, increase transparency, improve supply of financial information and make the capital markets stronger".

XBRL is designed to exchange the accounting information and financial statement in the XML format. It arranges data in a separate entity with its own identity format. Even it is quite capable to classify the large groups of data with their unique tags. Thus this is a more natural and user friendly way for the data to inter change. XBRL is also a fast language that directs transfer of large data from one place to another within a few micro seconds. This makes it easy to search data, Check credits, and prepare and analyze financial reports. XBRL does not change or add to GAAP and financial reporting disclosure requirements. It is strictly a method of transmitting financial information in a way that leverages computer technology.

XBRL is neither an Accounting Standard nor a computer program. It is also not a limited chart of accounts or a proprietary information standard or software.

Simply stated, **XBRL is a language for transmitting information**. It must accurately reflect data reported under different standards and regulations – it does not change them.

XBRL works with the help of two documents Taxonomy and instance document. Taxonomy may be referred as an electronic dictionary of the reporting concepts and their relations. Using the taxonomy prescribed the regulators, companies need to map their reports and generate a valid XBRL instance document. An XBRL instance document is a computer file containing the computer readable tags that are representation of financial information contained in a company's financial

statements. The process of mapping means matching the concepts as reported by the company to the corresponding element in the taxonomy.

Review of Literature

Vasal & Srivastava(2002).

The paper theoretical in nature. It speaks out about how XBRL can be useful for India. The primary objective of the study was to investigate some of the major issues in delivery of business information through the Web using the 'digital' language of business called the eXtensible Business Reporting Language (XBRL).

The findings of the study are As a technology, XBRL is attempting to provide a language (digital) to the (electronic) accounting statements so that they are able to talk. XBRL shall enable financial reports to converse across all software and technologies.

The research opportunities are many firstly since a large number of countries have some uniqueness associated with their respective GAAP, there are ample opportunities available for academic and the professional accountants to devise XBRL taxonomies appropriate to their accounting set-up. These taxonomies could be devised for commercial and industrial enterprises, not-for-profit organizations, mutual funds and various other major and unique business groups. Secondly the information displayed through the notes to accounts and, management discussion and analysis sections of the annual reports lastly coding of accounting data in XBRL shall facilitate effective institutionalization of the processes of continuous monitoring and continuous reporting in the business organizations.

Malhotra and Garritt (2004).

The study points out that XBRL is a frame work based on XML that would be freely licensed and facilitate the automatic exchange and reliable financial information among various software applications in the world. The purpose of the study was conducted to explore the use of XBRL as a new common language for financial reporting electronically compared to other formats such as HTML, Web based sites, the SEC's Edgar system and Email. The authors also investigated the applications of XBRL for banking reporting analysis, financial services and accounting firms. The paper also points out that how long or difficult will it be to get XBRL in place and why the financial community should care about XBRL. The study also tells that 66% of companies surveyed by Association for investment management and research have a website and that 76% of those companies provide financial information on their website. The AIMR study showed that analysts preferred to use web sites to obtain information even though other sources exist.

The findings of the study was that by using XBRL a company will find it less costly to prepare and distribute its financial statements while improving access to its information. The paper also tells that in future XBRL will incorporate all accounting literature and research materials to make information easier to use and available to various users of information

Effendi et al. (2010).

In this paper the authors have made an empirical analysis with two objectives in purview that is one provide an overview of the benefits and global development of XBRL and the other to evaluate the extent of XBRL adoption following the implementation of the voluntary filing program. SEC established voluntary filing program for XBRL reporting in March 2005. 82 companies which have filed by the voluntary filing program through EDGAR were selected it was found that number of voluntary adopters is increasing. The voluntary adoption rate was slightly above 2% of approximately 4500 companies listed in NYSE and NASDAQ.

The findings of the study was that the unexpected decrease in reporting lines may be explained by companies increasing familiarity with XBRL and related efficiencies in XBRL reporting. The study also reflects the gap for further research XBRL was expected to have a positive effect on accounting and financial reporting worldwide. Particularly used in conjunction with IFRS

Need for the study

As XBRL was implemented in 2011, for the regulators, whether XBRL financial statements are easily understandable, meet the requirement of companies act and useful for comparison, easier for decision making. So there was a need to know the awareness level of XBRL reporting.

Objective and Hypothesis

To assess the awareness level of XBRL reporting among Regulators

Hypothesis

H0: There is no significant difference in the awareness level of XBRL reporting among Regulators

H1: There is a significant difference in the awareness level of XBRL reporting among Regulators.

Research Methodology

Primary data was collected from the respondents by offline and online. Offline include meeting the officials from the MCA, BGSE and also from online through sending the questionnaire to concerned officials by e-mail-id's. e-mail id's was collected from the website of the concerned regulatory authorities. A questionnaire instrument was developed and the responses were collected from the concerned respondents. A sample of 25 regulators was taken for the study and the classification of the regulators is shown in table 1

Table - 1: Classification of Regulators

	N	%
Ministry of Corporate Affairs	4	16%
Securities and Exchange Board of India	13	52%
Bombay Stock Exchange	6	24%
National Stock Exchange	1	4%
Bangalore Stock Exchange	1	4%
	25	

An item to scale correlation was done to test the reliability and validity of e instrument. It was necessary to know whether the items fit into particular factor or not. An item will be compared to others and put it into that factor. And the results of which is given in Table 2

Table - 2 : Item to scale correlation

	1	2	3	4
1. Understandability				
1.1. Financial statements are easily understandable	0.635	0.329	0.409	-0.217
1.2. with XBRL performance of company is much better	0.861	0.044	0.600	0.392
2. Reliability				
2.1. with xbrl there is transparency in the functioning of orgn	0.341	0.834	0.383	0.103
2.2. XBRL makes process more comprehensive and reliable	0.010	0.850	0.075	0.090
3. Relevance				
3.1. Xbrl filings are accurate	0.599	0.339	0.827	0.143
3.2. XBRL are reliable source in decision making	0.568	0.135	0.814	0.490
3.3. Financial statements meet the requirements of Companies act and accounting standards	0.600	0.221	0.950	0.365
4. Comparability				
4.1. XBRL generated financial statements are useful for comparison	0.195	0.114	0.383	1.000

Reliability Analysis

It is established to check the consistency and stability. Cronbach's alpha is a reliability coefficient that indicates how well the items in a set are positively correlated to one another. The closer cronch bach apha is to 1, higher the internal consistency. Reliabilities less than 0.60 are poor, 0.70 are acceptable and 0.80 are acceptable. Table 3 shows the results of reliability analysis

Table - 3 : Results of Reliability analysis

SI No	Scale	N	Cronbach Alpha
1	Understandability	2	0.717
2	Reliability	2	0.725
3	Relevance	3	0.840
4	Comparability	1	0.736

Table 3 shows the results of reliability analysis of regulators. the above results indicate that all the items have high internal consistency as the values are more than 0.70.

Descriptive statistics and One way Anova was used to test the hypothesis using SPSS.

Results and Discussion

Regulators include officials from Ministry of Corporate Affairs(MCA), Securities Exchange Board of India(SEBI), Bombay Stock Exchange(BSE), National Stock Exchange(NSE) and Bangalore Stock Exchange(BGSE). The awareness level has been analyzed under understandability, reliability, relevance and comparability.

Table - 4 : Mean scores and SD of awareness level of XBRL reporting among regulators

	SA/A(%)	Mean	S.D
1. Understandability	62.0	3.62	0.68
1.1. XBRL financial statements are easily understandable	68.0	3.72	0.54
1.2. With XBRL performance of the company is done in much better way	56.0	3.52	0.82
2. Reliability	44.0	3.34	0.79
2.1. With XBRL filings there is transparency in the functioning of the organization	72.0	3.88	0.78
2.2. XBRL makes the process comprehensive and reliable	16.0	2.80	0.81

3. Relevance	66.67	3.64	0.68
3.1. XBRL filings are accurate	60.0	3.52	0.65
3.2. XBRL financial statements are reliable source in financial decision making	80.0	3.84	0.62
3.3. XBRL financial statements meet the requirements of companies act and accounting standards	60.0	3.56	0.77
4. Comparability	76.00	3.92	0.90
4.1-XBRL generated financial statements are useful for comparison	76.00	3.92	0.90

Table 4 shows mean scores and SD of awareness level of XBRL reporting among regulators.

Understandability:

68% of the respondents agreed that XBRL financial statements are easily understandable. 56% of the respondents agreed that with xbrl we can analyse the companies performance in a much better way.

The results show that xbrl financial statements are easily understandable and the companies performance can be analysed in a much better way.

Reliability

72% of the respondents agreed that with xbrl filings there is transparency in the functioning of the organization. Only 16% agreed that XBRL makes the process comprehensive and reliable, which means that xbrl is not very difficult..

The results show that with xbrl filings there is transparency in the functioning of the organization and xbrl is not very difficult.

Relevance:

60% of the respondents agreed that xbrl filings are accurate. 80% of the respondents agreed that xbrl financial statements are reliable source for financial decision making. 60% of the respondents agreed that xbrl financial statements meet the requirements of companies act and accounting standards

The results show that xbrl filings are accurate, xbrl financial statements are reliable source in decision making and also the financial statements meet the requirement of companies act and accounting standards.

Comparability:

76% of the respondents agreed that xbrl financial statements are useful for comparison.

The results show that xbrl financial statements are very useful for comparison.

Testing of Hypothesis

One way ANOVA is used to test whether there is any significant difference in the awareness level of XBRL reporting among preparers. For this the following hypothesis has been formulated.

Ho: There is a significant difference in the awareness level of XBRL reporting among regulators

H1: There is a significant difference in the awareness level of XBRL reporting among regulators

Table - 5 : Results of ANOVA of the awareness level of XBRL reporting among regulators

Regulators	Sum of Squares	Df	Mean square	F	p-value
Between Groups	4.210	3	1.403	2.944	0.037*
Within groups	45.767	96	0.477		
Total		49.977	99		

*p-value is significant at < 0.05 level.

Table 5.shows the results of ANOVA. The ANOVA results reject the null hypothesis and accept the research hypothesis as the p value is < 0.05. The results shows that there is a significant difference in the awareness level of XBRL reporting among regulators..

The results show that the qualitative characteristics enhance the xbrl reporting.

Thus, H1 is accepted at 5% significance level.

Findings

The findings of the study was XBRL financial statements are easily understandable, companies performance can be analyzed in a much better manner, transparency in the functioning of the organization has been improved and useful for comparison.

Suggestions

As taxonomy is very complex and difficult to understand it is suggested to make it more simple so that analysis can be done in a better way and also the other regulators like SEBI, BSE should make it mandatory for the companies to file.

Conclusion

As XBRL is a naïve concept in India it is for the stakeholders to spread awareness and also the awareness level should be assessed into other qualitative characteristics of availability and timeliness.

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