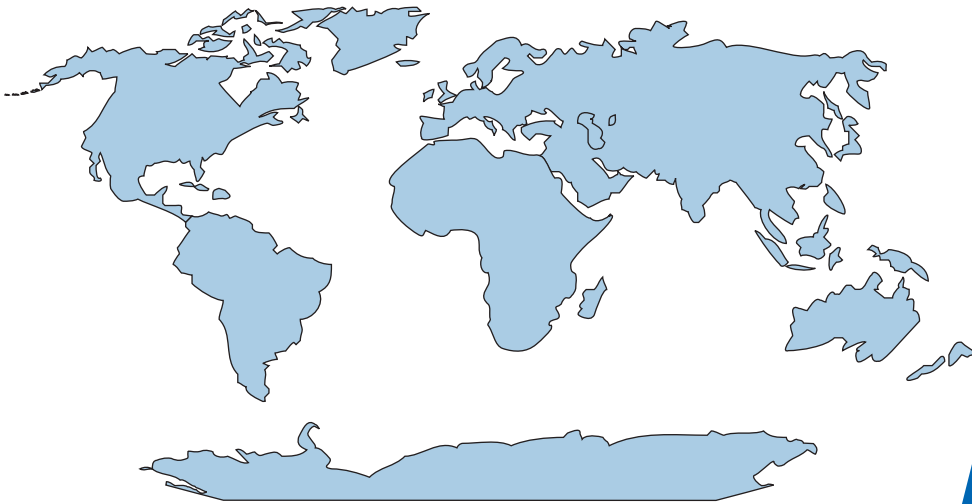


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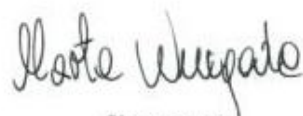
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A STUDY ON THE BANKS CONTRIBUTION TOWARDS THE DEVELOPMENT OF SHGS

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ABSTRACT

Self Help Group is a unique method to empower poor, especially women. Self Help Groups helps their members by providing them financial assistance through bank loans.

Banks has emerged as an important instrument to provide financial support and services to the rural poor in the form of micro credit. SHGs play a very significant role in bridging the gap between banks and the unreached poor and bring them into formal banking system. The wide and strong network of Commercial Banks, Regional Rural Banks and Cooperative Banks has given both economic and socio empowerment to the rural poor in India. The financial inclusion by banks through SHGs has always proved to be cost effective and sustainable method in the poverty reduction.

Overall savings were highest with RRBs between 2012-13 and 2016-17 showing an increase of 137.82% while in case of exclusive women SHGs Cooperative banks were frontrunners with increase in savings of 155.18%. RRBs showed an upward trend by 2016-17 towards loan disbursement (106.40%) while cooperative banks provided maximum loan (122.57%) to women SHGs. Loan outstanding were least with commercial banks both in case of overall SHGs and exclusive women SHGs. NPAs reduced in case of commercial banks and RRBs while cooperative banks saw a marginal increase.

Keywords: SHGs, Commercial Banks, RRBs, Cooperative Banks, NPA, Socio-economic empowerment

INTRODUCTION

Banks through Self Help groups is the most effective and accepted instrument to provide financial support and services to the rural poor. Banks works as financial intermediaries to the people who do not have access to banking services. Self-help group (SHG) has emerged as an important and strong link between the rural poor and the banks.

SHGs mobilizes the rural poor especially women to form small groups and develops the habit of savings and credit amongst the members. SHGs create awareness among the rural poor through forums about the formal banking system and help them in joining the main stream of formal banking system. SHGs as group are allowed to open savings account with the banks (Commercial banks, Regional Rural Banks, Cooperative banks). Banks provide loans to the group and its members for income generating activities and other allied works. Financial support given by the banks not only empowers SHG and its members economically but also helps in developing decision- making and bargaining power.

The wide and strong network of Commercial Banks , Regional Rural Banks and Cooperative Banks give both economic and socio empowerment to the rural poor in India. The increased participation of the banks to various segments of the society has helped in the rural development of the country.

In this paper attempt has been made to understand the contribution of Commercial Banks , Regional Rural Banks and Cooperative Banks towards the development of SHGs through savings, loans disbursed, loans outstanding and NPAs, especially in case of women SHGs.

OBJECTIVES OF THE STUDY

1. To analyze the saving pattern of SHGs in Commercial banks, RRBs and Cooperative banks
2. To analyze the amount of loans disbursed to SHGs by Commercial banks, RRBs and Cooperative banks
3. To analyze the loan amount outstanding and NPAs towards Commercial banks, RRBs and Cooperative banks by the SHGs

METHODOLOGY

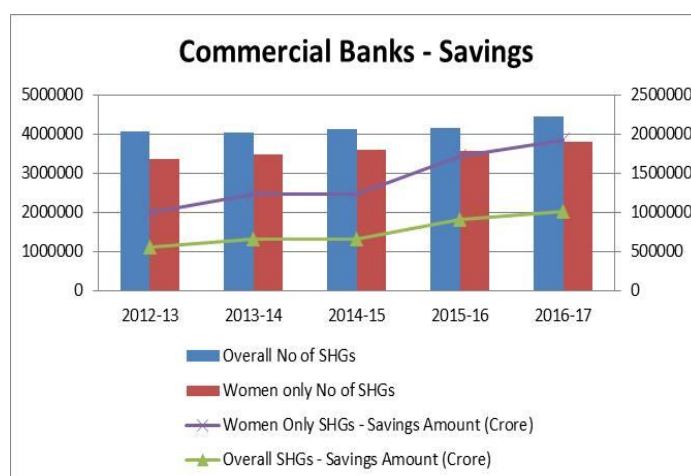
Secondary data has been used for the study. The data and relevant information was collected from the NABARD reports on Status of Microfinance in India from the year 2012-13 to 2016-17. MS - Excel is used as tool to prepare graphs, calculate averages and percentage for the analysis.

**ANALYSIS
SAVINGS**

Savings of SHGs with Banks Agency Wise				
Commercial Banks				
Year	Overall SHGs		Exclusive Women SHGs	
	No of SHGs	Savings Amount (Crore)	No of SHGs	Savings Amount (Crore)
2012-13	4076986	553257.05	3367566	444160.47
2013-14	4022810	663145.63	3483212	565641.83
2014-15	4135821	663067.47	3601961	571367.86
2015-16	4140111	903388.77	3568978	808070.05
2016-17	4444428	1017002.46	3804951	901674.3
Regional Rural Banks				
Year	Overall SHGs		Exclusive Women SHGs	
	No of SHGs	Savings Amount (Crore)	No of SHGs	Savings Amount (Crore)
2012-13	2038008	152710.2	1683036	128054.08
2013-14	2111760	195985.73	1753387	139081.96
2014-15	2161315	234657.37	1813079	202163.96
2015-16	2256811	248428.13	1963790	224941.9
2016-17	2586318	363176.15	2196793	324379.42
Cooperative Banks				
Year	Overall SHGs		Exclusive Women SHGs	
	No of SHGs	Savings Amount (Crore)	No of SHGs	Savings Amount (Crore)
2012-13	1202557	115758.22	887917	79272.43
2013-14	1294930	130610.18	1015079	96565.15
2014-15	1400333	208259.23	1236871	152900.79
2015-16	1506080	217322.11	1230689	170566.23
2016-17	1546129	231244.03	1319864	202288.55

Source: Compiled from various issues of Status of Micro finance in India, NABARD

A) Commercial Banks



Source: Compiled from various issues of Status of Micro finance in India, NABARD

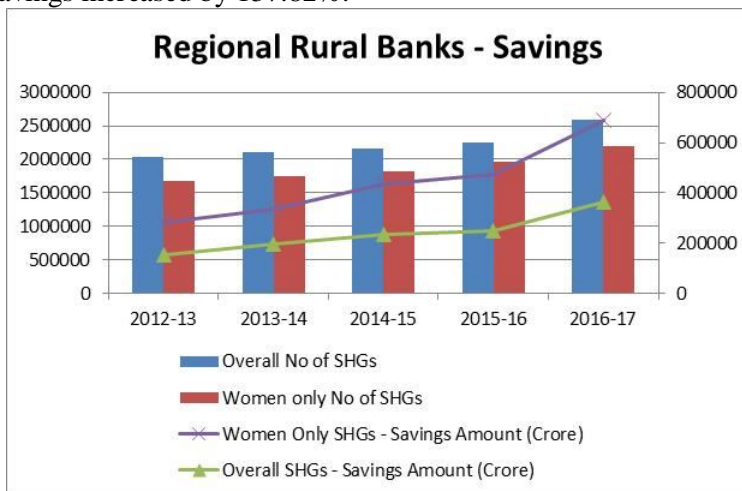
During the year 2012-13, 4076986 SHGs had savings of 553257.05 crore whereas in 2016-17, 4444428 total SHGs had savings of 1017002.46 crore. The increase in number of SHGs was 9.01% while the savings showed an increase of 83.82%.

Women SHGs - In case of women SHGs, during the year 2012-13, 337566 SHGs had savings of 444160.47 crore while 3804951 SHGs had savings of 901674.3 crore in the year 2016-17. The increase in the number of SHGs was 12.98% and savings improved by 103%.

Analyzing the share of women SHGs to total SHGs, in 2012-13 numbers of women SHGs share was 82.59% of the total SHGs and 85.61% in year 2016-17. While women SHG shared 80.28% of the total savings in 2012-13 which improved to 88.65% in 2016-17.

B) Regional Rural Banks

In the year 2012-13, 2038008 SHGs had savings of 152710.2crore while in 2016-17, 2586318 SHGs had savings of 363176.15crore. In case of number of SHGs the percentage increase between 2012-13 to 2016-17 became 26.90% while savings increased by 137.82%.



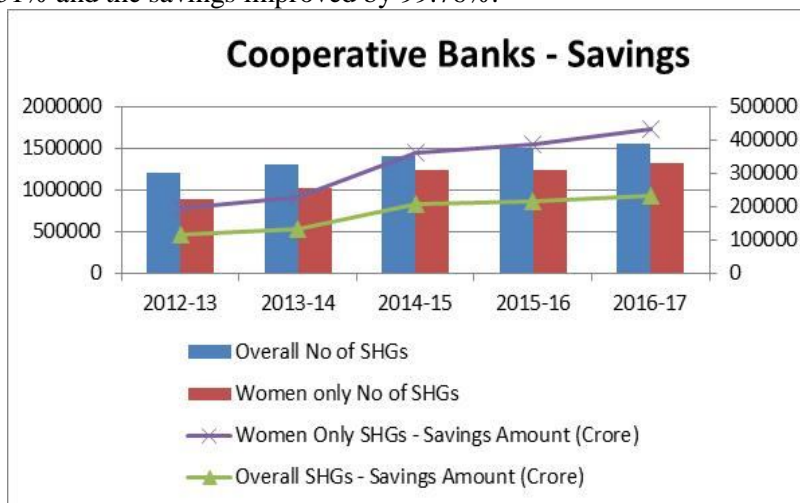
Source: Compiled from various issues of Status of Micro finance in India, NABARD

Women SHGs - During 2012-13, 1683036 exclusive women SHGs had savings of 152710.2crore, while in 2016-17, 2196793 SHGs had savings of 324379.42crore. Overall the percentage increase in number of women SHGs was 30.53% and savings improved by 153.31%.

The share of number of women SHGs to total SHGs increased from 82.58% in 2012-13 to 84.93% in 2016-17. While the share of women SHGs to total SHGs in savings increased from 83.85% to 89.31%.

C) Cooperative Banks

In 2012-13, 1202551 SHGs had savings of 115758.22crore, while in 2016-17, SHGs number increased to 1546129 with savings of 231244.03crore. The percentage increase in the number of SHGs between 2012-13 and 2016-17 was 28.51% and the savings improved by 99.76%.



Source: Compiled from various issues of Status of Micro finance in India, NABARD

Women SHGs - In the year 2012-13, 887917 exclusive women SHGs had savings of 79272.43crore while by 2016-17 the savings increased to 2022864crore and number of women SHGs increased to 1319864. The improvement in the number of SHG between 2012-13 and 2016-17 was 48.65% whereas the savings increased by 155.18%.

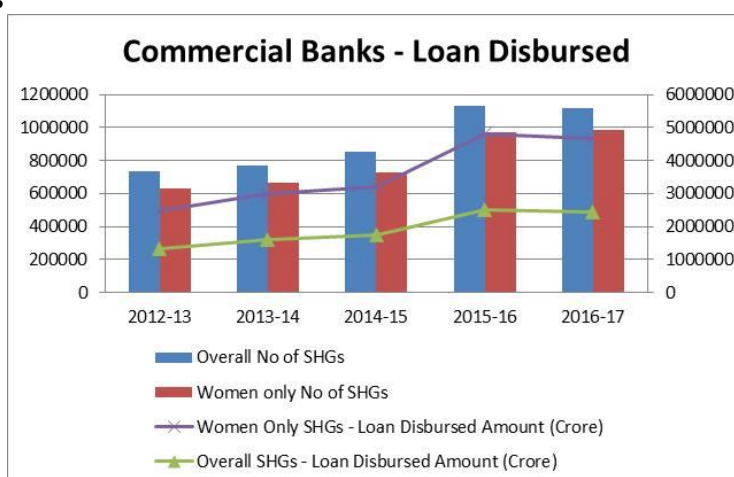
Examining the share of number of women SHGs against total SHGs, in 2012-13 the share was 73.83% and in the year 2016-17 it was 85.37%. The savings of exclusive women SHGs to total SHGs savings accounted at 68.48%, in 2012-13 whereas in 2016-17 it was 87.48%.

LOAN DISBURSED

Loan Disbursed to SHGs with Banks Agency Wise				
Commercial Banks				
Year	Overall SHGs		Exclusive Women SHGs	
	No of SHGs	Savings Amount (Crore)	No of SHGs	Savings Amount (Crore)
2012-13	735577	1338500.7	633234	1148398.3
2013-14	767253	1603749.35	663636	1387927.49
2014-15	855724	1733412.66	729359	1467375.71
2015-16	1132281	2518497.23	972524	2296692.09
2016-17	1116442	2429701.86	984877	2237341.08
Regional Rural Banks				
Year	Overall SHGs		Exclusive Women SHGs	
	No of SHGs	Savings Amount (Crore)	No of SHGs	Savings Amount (Crore)
2012-13	312010	562652.22	273835	519987.39
2013-14	333420	628813.35	291587	593968.87
2014-15	522139	772522.19	487629	749595.76
2015-16	470399	916492.88	456352	900746.18
2016-17	557540	1161300.4	522028	1112462.02
Cooperative Banks				
Year	Overall SHGs		Exclusive Women SHGs	
	No of SHGs	Savings Amount (Crore)	No of SHGs	Savings Amount (Crore)
2012-13	172234	157383.52	130333	117045.34
2013-14	265748	169173.14	196501	121900.64
2014-15	487629	749595.76	230621	225003.95
2015-16	229643	293699.98	199795	243703.63
2016-17	224138	287113.38	209375	260510.16

Source: Compiled from various issues of Status of Micro finance in India, NABARD

A) Commercial Banks



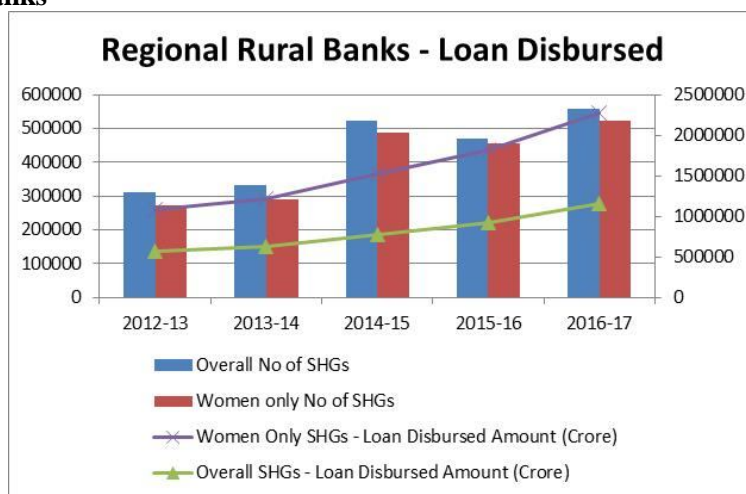
Source: Compiled from various issues of Status of Micro finance in India, NABARD

In the year 2012-13, the total loan disbursed to 735577 SHGs was 1338500.70crore, while in the year 2016-17, 1116442 SHGs were given a loan of amount 2429701.86crore. The numbers of SHGs showed an increase of 51.78% while the loan amount increased by 81.52%.

Women SHGs - In case of women SHGs, the total loan amount of 1148398.3 crore was disbursed to 633234 SHGs in the year 2012-13 and in the year 2016-17, 984877 SHGs received loan of 2237341.08 crore. During the year 2012-13 to 2016-17 the numbers of SHGs increased by 55.53% while the loan amount increased by 94.82%.

Comparing women SHGs to total SHGs during 2012-13 women SHGs shared 86.08% of the total SHG and the share in the loan amount was 85.79%. In 2016-17 the SHG share was 88.22% and the loan amount share became 92.08% of the total amount.

B) Regional Rural Banks



Source: Compiled from various issues of Status of Micro finance in India, NABARD

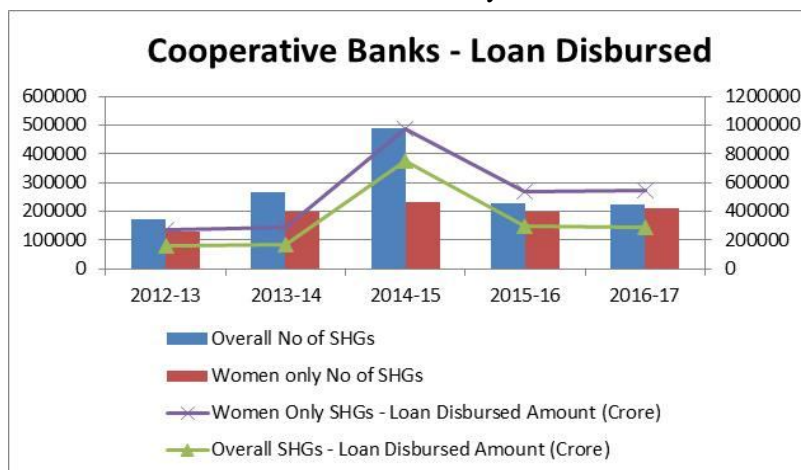
The total loan disbursed during 2012-13 was 562652.22crore to 312010 SHGs, while in 2016-17, 557540 SHGs received loan of 1161300.4crore. The increase in number of SHGs was 78.69% and loan amount increased by 106.40% between 2012-13 to 2016-17.

Women SHGs - In 2012-13, 273835 women SHGs received a loan of 519987crore while in 2016-17, 522028 SHGs received loan of 1112462.02crore. The increase in number of SHGs was 90.64% and loan amount increased by 113.94% between the years 2012-13 to 2016-17.

Out of total SHGs, women SHGs shared a percentage of 87.76% and 92.41% of the total loan amount in the year 2012-13. In 2016-17 the share of women SHGs was 93.63% and share in loan amount was 95.79%.

C) Cooperative Banks

During the year 2012-13, 172234 SHGs received loan of amount 157383.52crore while in the year 2016-17, 224138 SHGs received loan of 287113.38crore. The percentage increase between 2012-13 to 2016-17 in number of SHGs was 30.14% and the loan amount increased by 82.43%.



Source: Compiled from various issues of Status of Micro finance in India, NABARD

Women SHGs - Total of 130333 exclusive women SHGs received loan of amount 117045.34crore in 2012-13 while 209375 SHGs received 260510.16crore in 2016-17. The increase was 60.65% in number of SHGs and 122.57% in the amount disbursed between 2012-13 to 2016-17.

Share of women SHGs out of total SHGs was 75.67% and share in loan amount was 74.36% in the year 2012-13, while in 2016-17 it was 93.41% and 90.73% respectively.

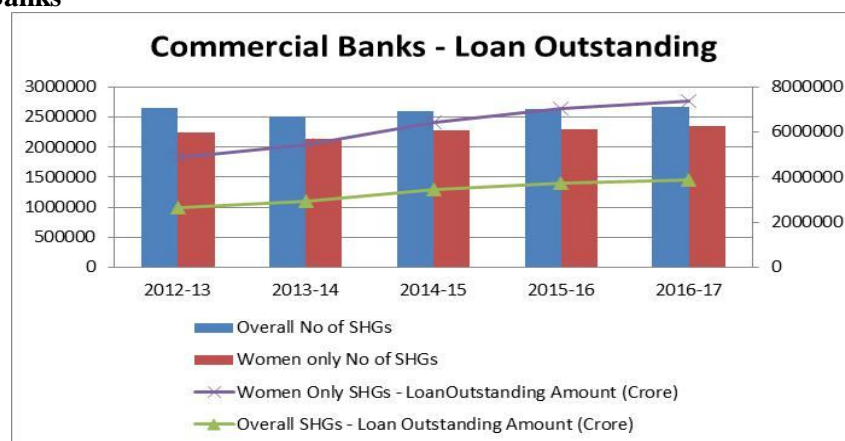
Loan disbursed showed an increase of more than 100% in case of women SHGs of Cooperative banks and RRBs while overall increase was more in RRBs.

LOAN OUTSTANDING

Loan Outstanding to SHGs with Banks Agency Wise				
Commercial Banks				
	Overall SHGs		Exclusive Women SHGs	
Year	No of SHGs	Savings Amount (Crore)	No of SHGs	Savings Amount (Crore)
2012-13	2643971	2663944.38	2247717	2224398.25
2013-14	2501264	2938841.31	2143196	2486365.34
2014-15	2602484	3440700.57	2269894	3000382.27
2015-16	2626364	3714562.48	2300521	3319487
2016-17	2670304	3866846.83	2338458	3507146.06
Regional Rural Banks				
	Overall SHGs		Exclusive Women SHGs	
Year	No of SHGs	Savings Amount (Crore)	No of SHGs	Savings Amount (Crore)
2012-13	1327367	1052122.91	1145086	908473.35
2013-14	1227563	1104894.99	952024	970345.39
2014-15	1272274	1382453.69	1106584	1301322.15
2015-16	1445476	1610934.5	1272022	1525307.68
2016-17	1611842	1911991.3	1430038	1789548.96
Cooperative Banks				
	Overall SHGs		Exclusive Women SHGs	
Year	No of SHGs	Savings Amount (Crore)	No of SHGs	Savings Amount (Crore)
2012-13	480096	221462.43	364438	151132.89
2013-14	468511	249016.1	311083	158447.49
2014-15	593422	331391.89	481119	288490.49
2015-16	600781	386426.49	463683	298095.96
2016-17	566141	379292.23	515313	347728.51

Source: Compiled from various issues of Status of Micro finance in India, NABARD

A) Commercial Banks



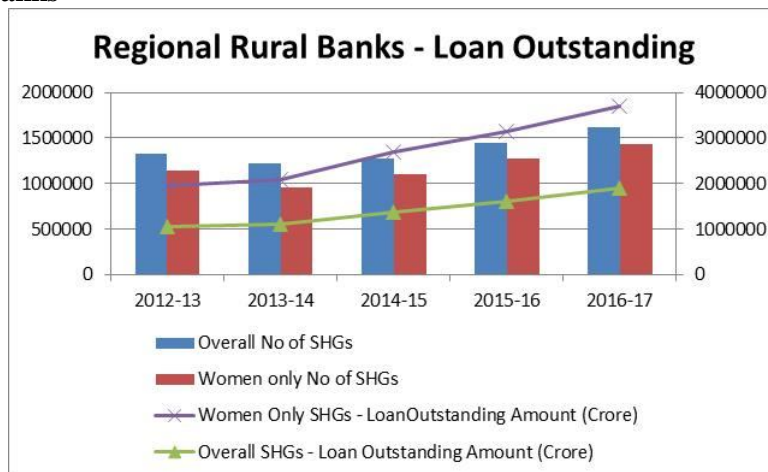
Source: Compiled from various issues of Status of Micro finance in India, NABARD

During the year 2012-13, 2643971 SHGs had a loan outstanding of 2663944.38crore while in the year 2016-17, 2670304 SHGs had loan outstanding of 3866846.83crore. The percentage increase between 2012-13 to 2016-17 in number of SHGs was 1% and the outstanding loan amount increased by 45.15%.

Women SHGs - Total of 2247717 exclusive women SHGs had loan outstanding of 2224398.25crore in 2012-13 while 2338458 SHGs had loan outstanding of 3507146.06crore in 2016-17. The increase was 4.04% in number of SHGs and 57.67% in the loan outstanding between 2012-13 and 2016-17.

Share of women SHGs out of total SHGs was 85.01% and share in loan outstanding was 83.50% in the year 2012-13, while in 2016-17 it was 87.57% and 90.70% respectively.

B) Regional Rural Banks



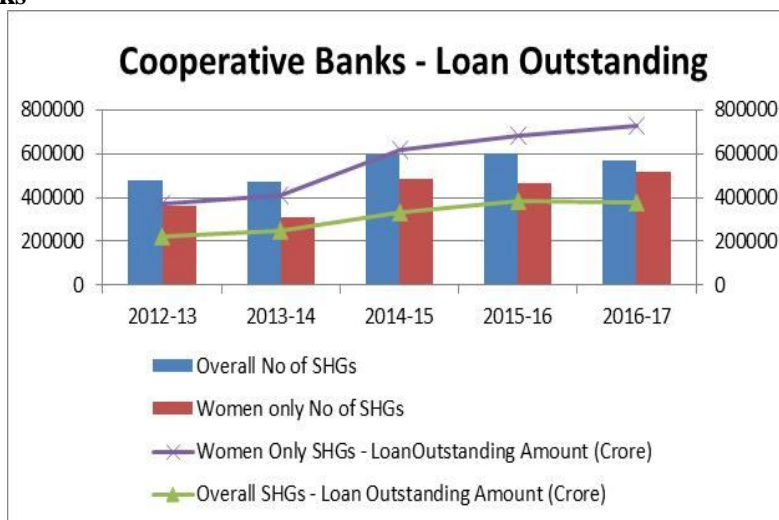
Source: Compiled from various issues of Status of Micro finance in India, NABARD

In the year 2012-13, 1327367 SHGs had loan outstanding of 1052122.91crore while in the year 2016-17, 1611842 SHGs had 1911991.3crore loan outstanding. The change in number of SHGs between 2012-13 and 2016-17 was 21.43% while change in loan outstanding was 81.73%.

Women SHGs - In case of women SHGs, 908473.35crore of loan was outstanding for 1145086 SHGs in 2012-13 whereas in 2016-17, 1430038 SHGs had outstanding loan of 1789548.96crore. The change between 2012-13 and 2016-17 for number of SHGs was 24.88% and for loan outstanding it was 96.98%.

Comparing the share of women SHGs to total SHGs, in 2012 -13 women SHGs were 86.26% while they shared 86.34% in the total loan outstanding and in 2016-17 they shared 88.72% and 93.60% respectively.

C) Cooperative Banks



Source: Compiled from various issues of Status of Micro finance in India, NABARD

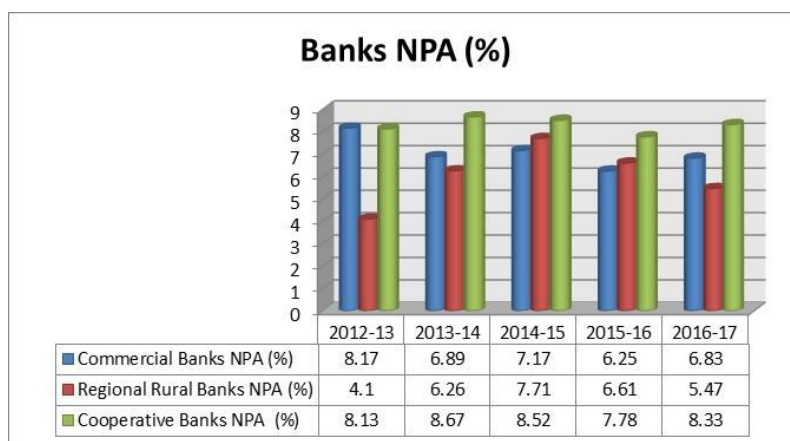
During the year 2012-13, 480096 SHGs had loan outstanding of 221462.43crore while in the year 2016-17, 566141 SHGs had loan outstanding of 379292.23crore. The percentage increase between 2012-13 and 2016-17 for number of SHGs was 17.92% and the loan outstanding amount increased by 71.27%.

Women SHGs - Total of 364438 exclusive women SHGs had loan outstanding of 151132.89crore in 2012-13 while 515313 SHGs had loan outstanding of 347728.51crore in 2016-17. The increase was 41.40% in number of SHGs and 130.08% in the loan outstanding amount between 2012-13 to 2016-17.

Share of women SHGs out of total SHGs was 75.90% and share in loan outstanding was 68.24% in the year 2012-13, while in 2016-17 it was 91.02% and 91.68% respectively.

NPA (Non-Performing Asset):

The percentage of NPA between 2012-13 and 2016-17 in case of Commercial banks was down from 8.17% to 6.83%, Regional Rural Banks (RRBs) saw an increase from 4.1% to 7.71% in 2014-15 but by 2016-17 NPAs reduced to 5.47% while for Cooperative banks the increase was negligible from 8.13% to 8.33%.



Source: Compiled from various issues of Status of Micro finance in India, NABARD

FINDINGS

1. All banks showed an upwards trend in savings from 2012-13 to 2016-17, where the savings increased by more than 80%. RRBs showed a maximum increase of 137.82%. In case of women SHGs savings were more with cooperative banks showing an increase of 155.18%. The analysis revealed that major share in the savings was by the women SHGs.
2. The loan disbursed by all the banks showed a positive trend where RRBs stood as frontrunner with an increase of 106.40% in overall disbursement and 113.9% in case of exclusive women SHGs between 2012-13 and 2016-17. RRBs were also prominent in case of number of SHGs receiving loans. Overall women SHGs had maximum share in getting the loans disbursed by the banks.
3. The increase in the loan outstanding of total SHGs was least in commercial banks with 45.15% increase while for RRBs it was highest (81.73%). In case of women SHGs commercial banks showed least increase of 57.67% and cooperative banks had the highest 130.08%.
4. NPAs of commercial banks showed a decline over the last five years from 8.17% to 6.83%. In case of RRBs NPAs went up from 4.1% to 7.715 and then dropped to 5.47%. While cooperative banks NPAs showed a marginal increase from 8.13% to 8.33%.

CONCLUSION

SHGs have been able to prove their substance as a link between the banks and the rural poor. The increase in savings with the banks depicts the awareness amongst the SHG members especially women members towards the formal banking sector. An upward trend in loan disbursement amount also showcased that the SHGs particularly women SHGs were able to build the trust with the banks of their potential to grow. Women SHGs The overall NPAs for all the banks showed a marginal increase portraying that the SHGs were able to mobilize the resources available and generate income. Thus, banks were able to demonstrate as an effective tool to fight poverty. They also helped poor to become self-resilient and gain confidence thus contributing to their development. Thus, the banks can prove to be a strong financial assistant in the growth and success of SHGs with effective policies and monitoring in place.

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USING BALANCED SCORE CARD TO MEASURE PERFORMANCE OF HIGHER EDUCATION INSTITUTIONS**Sunil Chaturvedi¹ and Dr. Rekha Attri²**Assistant Professor¹, Core Business School, , IndoreAssistant Professor², Jaipuria Institute of Management, Indore

ABSTRACT

The increase in number of global and Indian multinationals resulted in an increase in demand for trained management graduates. This encouraged the entry of large number of private and government management colleges thus intensifying the competition. For few years every management institution enjoyed a high intake of students and surplus money but this increase in number of colleges left most of the seats vacant, thereby, affecting the earnings of these colleges and as a result many were forced to shut down. The remaining ones had to struggle hard for admissions to survive. Ignoring the financial measures, the emphasis of higher education has always been on measuring academic quality, student and faculty demographics including faculty publications and their teaching load, number of applicants and admissions, grants received for research and statistics on infrastructure resources. These measures of performance however fail to present a comprehensive image of institution as they ignore all the parameters of measuring excellence. This study aims to look at the applicability of the balanced scorecard (BSC) concept to higher institutions in the Indian context. The researchers have reviewed the literature available on the applicability of balanced score card in educational institutes and have tried to identify its relevance in the changing educational scenario in India. It has been established that the contextualization of Balanced Scorecard Model and performance indices to academic environment can help business schools benchmark their activities against Performance Management Index (PMI) and enable continuous improvement.

Keywords: Balanced Score Card, Higher Education, Management Education, Performance Measurement

INTRODUCTION

The increase in number of global and Indian multinationals resulted in an increase in demand for trained management graduates. This encouraged the entry of large number of private and government management colleges thus intensifying the competition. Today an extremely large number of management colleges exist across India with Indian Institute of Management-Ahmedabad (IIM-A) at the top. The private sector also entered into management education and made huge investments. For few years every management institution enjoyed a high intake of students and surplus money but this increase in number of colleges left most of the seats vacant, thereby, affecting the earnings of these colleges and as a result many were forced to shut down. The remaining ones had to struggle hard for admissions to survive.

The quality of a service like that of an education institution is difficult to measure because of the challenges of intangibility, inseparability, heterogeneity and perishability of the service (Oza & Parab, 2012). The appropriateness of the methods deployed by higher educational institutions in order to prepare the students for the corporate world has been a topic of discussion among academicians and researchers (Chia, 2005; Chia & Holt, 2008) It is very essential for educational institutes to find ways through which the employability of their students can be enhanced (Donaldson, 2002 ; Mintzberg & Gosling, 2002; Pfeffer, 2007). According to Bennis and O'Toole (2005) the respect which was earlier enjoyed by the business schools offering MBA programs where getting admissions was a matter of pride and graduating students grabbed good pay packages does not hold true in the present times. Today the higher educational institutions are facing a lot of criticism regarding their failure in imparting the students with the needed skill sets to become productive corporate citizens. Pfeffer and Fong (2002) have concluded as a result of survey and anecdotal information that MBAs are not benefiting from the classroom experience. An MBA credential from a non-elite B-school is not considered worthy. The overall grades are taken as a measure of mastery and a gateway to attaining good jobs in the corporate world and climbing the leadership ladder in their respective organizations. However there is a very weak alignment of the training or education component of higher education with the industry requirements. The poor linkage between research and practice is another reason why the graduating students are unable mobilise and use the knowledge gained from these institutes into the corporate world. Indian agencies such as AICTE and MHRD govern the technical institutions. In the past, approval was given to a large number of management colleges. But due to vacant seats, many colleges are left with no option but to pull down their shutters.

The leading newspapers have also carried news on the dismal state of management institutes in the country. With the multifold increase in the engineering and management seats leading to a demand supply mismatch and

the requests made by several states to All India Council for Technical Education (AICTE), there have been news about curbing approvals for new professional institutes in the country (Chhapiya, 2012). In the year 2013, 575 applications were filed for approvals of new colleges and only 156 were approved. 52 engineering (13,463 seats) and 225 management institutes (11,692 seats) were closed down in the same year (Basu, 2013).

Table 1 : Growth of B- Schools in India during 1950 – 2015

S. No.	Period	Number of B Schools added	Average annual addition
1	1950-1980-30 years	118	4
2	1980-1995-15 years	304	20
3	1995-2000-05 years	322	64
4	2000-2006-06 years	1017	169
5	2006-2015-09 years	2790	310
	Total	3817	

Source: Dayal, 2006

The increasing numbers left most of the seats vacant (around 28% in 2014-15), thereby, forcing the shut down (around 5% in last two years) process of Business Management Institutions.

Table 2: Total Management seats in MBA/PGDM

Yr	Total Mgmt Seats (MBA/PGDM) Available in India
2006-07	94704
2007-08	121867
2008-09	149555
2009-10	179561
2010-11	277811
2011-12	352571
2012-13	385008
2013-14	364816
2014-15	366439

(Source: AICTE Approval Process Handbook, 2015-16 available at http://www.aicte-india.org/downloads/Approval_Process_Handbook_2015_16.pdf)

The main purpose of this research is to address the need of business schools to identify the key success factors for business schools and to construct a set of performance indices for the same.

Kaplan and Norton (1992) introduced the concept of the balanced scorecard (BSC) and stated that financial results alone are insufficient in capturing value-creating activities and there was a need to use some additional measures to predict the performance of organizations (Kaplan & Norton, 2001).

Higher Education performance measurement traditionally emphasized on academic measures of excellence by emphasizing on student and faculty demographics, including faculty publications and their teaching load, number of applicants and admissions, grants received for research and statistics on infrastructure resources instead of using financial measures.

Academic measures however fail to present the current performance status of an institution. This study aims to look at the balanced scorecard (BSC) concept to be applied to higher Business Schools/institutions in the Indian context.

REVIEW OF LITERATURE

Colleges and universities have grown in numbers and lack objective performance indices. There is a pressing need to redesign and improve the conventional performance measurement and control systems. Yu-Jen Tsen (2013) suggested that performance indices of a college should incorporate measuring the benefits of: (a) improvements in internal work, (b) improvements in curriculum and teaching pedagogy, (c) student development activities and the changing market conditions and (d) focus on innovation and research. Kaur and Bhalla (2009) conducted a study to explore the perceptions of teachers towards management of colleges. The results indicated that colleges which ranked higher for all faculty-related factors collectively- average of teaching environment, research environment, educational material, infrastructure and faculty motivation- showed significant difference of all student-related factors (education of students, placement of students and

extracurricular activities) when compared with lower-ranked colleges. However, the difference in the teacher's perception for student-related factors of higher and lower-ranked colleges showed that colleges ranked higher for three factors, such as teaching environment, research environment and educational material.

Siew (2015), wrote a paper aiming to share the success story of a residential college based in Australia through a case study approach. The paper discussed the setup of the college in terms of its management structure, demographics of residents, sustainability initiatives and the resident life programs which run every semester. A survey was conducted to gather feedback from the residents and identify areas for future improvement. The research highlighted that generally the residents were satisfied with the living conditions. Affordability, the collegiate experience and the convenience of living on campus emerged as primary factors affecting the decision of residents to move into a residential college.

A study carried out by Kaur and Bhalla (2010) depicted that 'placement' was the most important factor followed by 'infrastructure', 'extracurricular activities', 'education', 'student development', 'educational material' and 'college environment'. Papenhausen and Einstein (2006) proposed the usage of Balanced Score Card to monitor performance of academic institutes because in the changing environmental conditions, higher educational institutes have greater accountability towards students, industry and the society at large. Umashankar and Dutta (2007) aimed to look at the balanced scorecard (BSC) concept and discuss the way it could be applied to higher education programs/institutions in the Indian context. Authors argue that universities needed to consciously and explicitly manage the processes associated with the creation of their knowledge assets.

Ruben (1999) highlighted the challenges of translating the BSC to the complex world of academia. All the functionaries and stakeholders in an educational institute need to cooperate and be conscious about the quality parameters and while applying BSC in their organization (Kanji et al., 1999).

Mathew (2014) opined that the decrease in trust of the customers on the higher education institutions because of the decline in academic standards calls for a serious rethinking on the quality of service offered by these institutes. The students enrolling for courses in such institutions are concerned about the salary statistics and come with an objective of getting good placements at an affordable fee. The rating/accreditation agencies also need to align their rating parameters to cover all the aspects of excellence of an institute. Employability as per the research was the key result area considered in management education. The key consideration for employers in choosing the graduates as per the research was the skill sets acquired by the graduates. The researcher strongly advocated the necessity to undertake an alumni survey in order to have a customer trust perspective and satisfaction of the graduates with the management education they have received as it would reveal the skills acquired by them while at the institute were relevant and useful in the actual performance on the job.

Thakkar and Suri (2012) carried out a qualitative analysis of college students' perceptions of academic integrity on campus. Their research was to understand the perceptions of students regarding the implementation of academic policies and their effect on the academic environment of the institute. The qualitative analysis revealed that according to the students, faculty members need to enforce the standards of academic integrity more strictly and when the dishonesty is uncovered the punishment should follow without failure. The study also revealed the need of involving students as partners in prevention and detection of academic cheating. The research involved understanding the perceptions of students regarding academic policies on campus, what their role was in following the rules, whether cheating was prevalent in their classes and their recommendations for improvement.

Because of the increased competition among business schools, the nature, value and relevance of such institutions has been a topic of discussion and the critics have even gone to the extent of stating that the research carried out at such institutes is often irrelevant (Thomas, 2007). The continuous redesigning of course curriculum has also been termed as a fad and in this process the course content has been compromised with and the focus has shifted from developing professional managerial skills to imparting limited specialist knowledge (Ghoshal, 2005; Mintzberg, 2004).

Datar, Garvin and Cullen (2010) examined three broad trends shaping business education: the shifting away from traditional programs to more diverse offerings, increased questioning by employers of the value of MBA degree, and the resulting shift in enrollment patterns. Based on extensive research, including interviews with dozens of business school deans and executives and a detailed analysis of eleven top MBA programs, authors have identified eight essential business needs for the future that today's business schools fail to teach sufficiently. Authors show how each of these unmet needs provides an opportunity for business schools to reform both what they teach and how they teach. They proposed radical redesigning of curricula, offering

greater customization, linking knowledge to application through experiential learning and expand these approaches to develop innovative solutions of their own.

Chandra (2003) compiled a list of best practices that are commonly followed by top international schools in their governance and pursuit of scholarly activities. The author highlighted the processes required to become a world class institution and discussed issues like autonomy, research, governance, compensation and financial independence which are critical for academic development of any institution.

Punia and Kundu (2005) in their book "Management Education in India: Towards quality Standards and Global Competitiveness", studied various aspects encompassing the quality dimensions. Authors did intensive field study based upon comprehensive views of three major stakeholders in Management Education i.e. the corporate executives, faculty and the students. Their comparative analysis has been summarized and recommendations have been made on various parameters (Faculty team, Curriculum development, training and placements, teaching methodology, infrastructure facilities, industry-academia interaction, admission process, quality of research work, Quality of students, organizational structure of business schools and other dimensions) defining good quality business management education. Papenhausen and Einstein (2006) in their comprehensive guide for implementation of Balance Scorecard included presentation of specific objectives and measures appropriate for college of business.

MEASURING PERFORMANCE OF HIGHER EDUCATION INSTITUTIONS

To some extent, as with the business, higher education indicators have tended to be primarily historical, limited in predictive power, often incapable of alerting institutions to change in time to respond and have not given adequate consideration to important but difficult-to-quantify dimension.

One area deserving greater attention while measuring performance of higher education institutions is the student, faculty and staff expectations and satisfaction level. Despite widely shared view that attracting and also retaining and nurturing the best and brightest people is primary goal and critical success factor, in most colleges and universities little attention has been devoted to systematically measuring expectations and satisfaction of students, even less to faculty and staff within particular units or the institutions as a whole.

With ever increasing competition and the increased criticism about performance standards of higher education institutes, business schools need to have a well thought out plan of how to create their differentiation in the minds of the students and other stakeholders which would set them apart from the clutter. Answers to questions like, to what extent should research orientation be adopted in the curriculum, how much of practical exposure would be emphasized for holistic learning of concepts, how much of industry connect would be aspired and worked upon for the benefit of the students, need to be answered, if the organization really wants to be a league ahead of other business schools.

Quantifiable performance goals are very essential to monitor the performance of the educational institute and policies need to be continuously relooked and monitored so that there is no deviation in the strategic positioning of the organization in the light of weak performance signals. The balanced scorecard framework offers an appropriate model for "piloting" the strategy of the organization across a range of indicators of organizational performance. Higher Educational Institutes need to monitor their performance through the following lenses:

- **The Financial Lenses:** Accounting based measures of profitability and revenue generation are used.
- **The Customer Lenses:** This lens measures the way our customers see us. This includes measuring the market-share, brand image and student, alumni and employer satisfaction.
- **The Internal Lenses:** Metrics in this area measures the internal business processes like supply-chain processes, research quality, teaching quality, etc.
- **Innovation and Learning Lenses:** Metrics in this area address the school's ability to innovate and develop new capabilities through research, new product growth and development and improved funding opportunities.

Thus a comprehensive performance measurement would involve evaluating Financial, Customer, Inner Processes and Learning and growth dimensions (Table 3). For each evaluation parameter, higher education institutes need to identify their PMIs and the relative importance (ranking and weightage) of all four dimensions of BSC while evaluating their performance.

Table 3: Calculating Performance of a Higher Education Institute

Dimension	PMI	Weightage	Target	Actual	Score (1-5)	Weighted Score	Measuring Scale
Financial							
Customer							
Internal Processes							
Learning & Growth							

CONCLUSION

Management Education has gone through a sea change in last fifteen years. Since 2001, a large number of business schools have opened up and now, a good number of business schools is closing down or have already closed down. The contextualization of Balanced Scorecard Model and performance indices to academic environment can help business schools benchmark their activities against Performance Management Index (PMI) and enable continuous improvement. This will minimize the chances of business schools closing down due to changing higher education dynamics. Once that is done the performance measured would be more comprehensive covering all the dimensions.

LIMITATIONS

Higher Educational Institutes need to continuously monitor their performance on financial, customer, internal processes and learning and growth dimensions but no scale has been developed for doing so for educational institutes. This limited the researchers in carrying out a detailed analysis of balanced score card for educational institutes. Further during the pilot studies, the educational institutes that were approached were reluctant in sharing the financial data for their institutes. This limited the researchers in carrying out balanced scorecard analysis.

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A DESCRIPTIVE STUDY: RECENT DEVELOPMENT IN INTERNET BANKING IN INDIA

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ABSTRACT

The Era of Online banking has become a 'norm' in today's fast-paced times with many people not only within India but across the world relying on the internet to conduct a number of banking transactions. Not only is this method of banking quicker, easier and faster but is also a lot more convenient than physically having to visit the bank branch. To meet the need for better lifestyle and the increasing needs of customers, bank needed instant banking solutions in today's demanding world. A complete control over your bank and credit card accounts online is given to customers with the help of online banking services. Now bank from the comfort of your home or office, from around India or around the world - anywhere, anytime, whenever suits you best.

Keywords: Electronic Banking, Digitization, Anytime Banking, Technology, Online Banking

INTRODUCTION

Banks in India have witnessed a radical change from 'conventional banking to convenience banking'. Today banks aim to provide fast, accurate and quality banking experience to their customers. A major driver for this change was propelled by rising competition from private and foreign banks. Most of the banks running commercially took the step towards digitalization due to the increasing competition and to stay in the race with their competitors. With the introduction of Bank Mechanization and Automation by way of MICR based cheque processing, Electronic Funds transfer, Inter-connectivity among bank Branches and implementation of Automated Teller Machine Channel have resulted in the convenience of anytime banking, which clearly showed the move of Indian Commercial Banks towards technology.

With internet banking, banks need only a processing centre which would in fact be located anywhere in the world instead of the present large branch network. The customer need not physically visit his bank. The customer would get empowered due to a wide choice of services available on the net at very low costs of switching between the competing providers of services.

SCOPE

Under internet banking one can do any transaction simply sitting at the comfort of their home or office in front of a computer. The following types of transactions can be done through online banking:



BENEFITS OF INTERNET BANKING

Both bankers and customers are benefitted by the use of internet banking:

- **Convenience-** The customer gets 24 hours access to their accounts, 24X 7, wherever they are. With the help of internet banking, one can pay utility bills online without going to their counter in person for the payment. It avoids delayed payments.

- **Faster-** It is a faster way of performing banking. Whether you pay bills online or transfer funds, it gets done in real time.
- **Save valuable time and resources-** Internet banking saves time by allowing direct transaction from home office or any other place. It helps to avoid long queues at bank branch thus helping customers in saving their valuable time.
- **Environment-** Internet banking has helped to cut down the usage of paper, thereby being good for the environment where it helps to reduce pollution as people do not have to visit the bank.

An elaborate internet banking infrastructure has provided the bankers with the following benefits:

- Quicker time to market
- Ability to introduce new products and services quickly and successfully.
- Greater reach to customers.
- Ability to understand its customers' needs.
- Greater customer loyalty.

CHALLENGES OF INTERNET BANKING



- **Security Risks** - External threats such as hacking, sniffing and spoofing expose banks to security risks. Banks are also exposed to internal risks especially frauds by employees or frauds by employees in collusion with customers.
- **Customer Awareness** - Lack of knowledge amongst people to use e-banking facilities is the major constraint in India.
- **Fear factor** - One of the biggest hurdle in online banking is preference to conventional banking method by older generation and mostly people from the rural areas. The fear of losing money in the online transaction is a barrier to usage of e-banking.
- **Training** - Lack of adequate knowledge and skills is a major deterrent for employees to deal with the innovative and changing technologies in banks. Training at all levels on the changing trends in IT is the requirement of the day for the banks.

RECENT DEVELOPMENTS IN INTERNET BANKING IN INDIA

With the growing spread of internet and the forays being made by banks in the field of internet banking, the RBI (Reserve Bank of India) had constituted a Working Group to examine the different issues relating to internet banking and recommend technology, security, legal and operational standards keeping in view international best practices. The terms of reference of the Working Group are related to the examination of different aspects of internet banking from regulatory and supervisory perspective and to recommend appropriate

standards for adoption in India. The working group has classified the internet banking products in to three types, based on the levels of access granted, which are detailed below:

INFORMATION ONLY SYSTEMS

General-purpose information like interest rates, branch locations, product features, FAQs, loan and deposit calculations, etc. are provided on the bank's website. There exist facilities for downloading various types of application forms. The communication is normally done through e-mail. There is no interaction between the bank's application systems and the customer. No identification or authentication of customers is done. In this case, the possibility of any hacking or an unauthorized person getting into the production system of the bank through the internet does not exist.

FULLY ELECTRONIC TRANSACTIONAL SYSTEM

These systems allow bi-directional transactional capabilities. Transactions can be submitted by the customers for online update. These systems require high degree of security and control. In such an environment, web server and the application systems are linked over secure infrastructure, which comprise the basic requirements in terms of technology covering computerization, networking and security.

ELECTRONIC INFORMATION TRANSFER SYSTEM

These systems provide customer-specific information in the form of account balances, transaction details, statement of accounts, etc. The information is still largely of the 'read only' format. Identification and authentication of the customer is through password. The information is fetched from the bank's application systems either in batch mode or off-line.

CONCLUSION

Banks have benefitted in several ways by adopting newer technologies. E-banking has resulted in reducing costs drastically and has helped generate revenue through various channels. The number of customer base has also increased because of the convenience in 'Anywhere Banking'. Digitization has reduced human error. It is possible to access and analyze the data anytime enabling a strong reporting system.

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WORK-LIFE BALANCE AMONG WORKING WOMEN FOR IT SECTOR

(With Reference To TCS & MIND-TREE at Hyderabad, Telangana)

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ABSTRACT

Introduction: The IT industry of India consists of many IT companies of which business process outsourcing and IT enable business are playing major role in economic development. Among the IT services, Tata Consultancy Services Limited (TCS) and Mind-Tree companies are into similar services. The job nature of IT employees is very impatience as it involves long working hours, inappropriate reward system, and lack of job independence, insufficient facilities and role of ambiguity. Work-life balance refers to various attributes of an individual's perspective.

Objective of the Study: To analyses the opinions deviations towards problems faced by the women employees in managing work life balance in selected IT units under study.

To identify the level of work-life balance and imbalance among the women employees in IT sector.

Method of the Study: As people are the most important resource and greatest expense of any service organizations. In terms of Indian context, the concern over work-life balance is gradually becoming a common talk. However, about 85% of performance problems reside in the work life balance of the organizations. It is an empirical method based on both primary and secondary data. A random sampling technique was adopted to select the sample respondents. Respondents for the study are selected from TCS and Mind-Tree IT Companies. Among 5500 employees nearly 11% of the employees working in the selected IT companies are selected as per random method. Accordingly 600 employees were selected from both the IT companies.

IT industry is selected and designed questionnaire based on analysis of various literatures reviews. Questionnaire was used to collect data. The researcher had developed the five point rating scale consisted a few variables under the factors pertaining to work-life balance. Questionnaires were distributed among 600 women respondents who were working in TCS and Mind-tree of Hyderabad. A convenience sampling technique was used to collect data from payroll employees in both IT companies selected under study.

This research work will help the IT sectors for better understand the expectations of women employees for their survival and success in providing better work-life balance. This research work also helps in different industries at managing and improving their functioning by providing satisfied life in the work place.

Results of the Study: Statistical tools can be applied to identify relationship among employees performance considering work-life balance determinants. Statistical tools like correlation coefficient among employee's opinions of IT companies in selected units are analyzed. Data is analyzed through SPSS software. Standard Deviation result value inferred as low deviation of opinions among respondents, mean value is 3.70 i.e., to Greater Extent work-life balance are there in selected IT companies units under study. Most of the employees are not satisfied to his/her job because noise level was high which can be affecting the employee's performance. Poor work-life balance can also pose tremendous burden and contradictions of purpose. Issues like work stress, job satisfaction, job commitment, competency, target achievement, career development and rate of absenteeism, etc. can cause serious pressures and strain on the employees. This may resultantly constitute stress on employee and lack of work performance.

Conclusion: The aim of the present study is to investigate the Standardization of work-life balance among women employees of IT sector. It is not a single factor which determines the job performance in IT employees'. Factors like work stress, job satisfaction, job commitment, competency, target achievement, career development and rate of absenteeism. To achieve WLB, every employee should set the goal and excel both in career and family. Some of the strategies and skills at work such as planning, organizing and setting limits can be used at home and work place for accomplishing a satisfying and fulfilling well balanced life both professionally and personally. Employee should care the family both physically and financially to satisfy the family needs. Also work for the accomplishment of organizational objectives and individual upliftment to satisfy the career needs. Organizations need to adopt human resource strategies and policies to overcome the issues of the work life balance of IT employees in the current business environment. Frances and Patricia (2007) concluded that Family Policy, Welfare state provision and Labour market structure behave jointly to determine distinct models of work family balance and the financial consequences associated with them

Keywords: Work-life Balance, Job Satisfaction, Job Commitment, Competency, Target Achievement.

1.0 INTRODUCTION

LPG policy of Government of India has brought a sweeping transformation in Indian economy in last twenty five years. Labour market has witnessed increasing employment opportunities for young talented manpower. It has changed the demographic profile of employees accompanied with good pay package and international exposure. A new concept of dual career couple emerged out of it. As a natural fall out of this more and more women are venturing into employment arena that was traditionally seen as home makers. Women have now become a visible part of workplace. There is a paradigm shift from men being treated as bread winner and women as house keeper or child bearer into women as both bread winner and capable of handling household roles too.

But at the same time, employee is becoming more and more ambitious, career oriented, neglecting other aspects of life outside work; like spending quality time with child and family, leisure time and time for own interest. This is accompanied with high job stress, stretchable working hours and target based operation. The changing social structures arising out of dual career couples (or single parent families) lead to concept of outsourcing the services like childcare and care of ageing parents. There is a felt need to balance and integrate family needs and career requirements.

In a transitioning society like India, where the traditional role of women as homemakers and caretakers are deeply entrenched, the work family balance become a challenge for women. Working woman is an institution in her and aiming at successful career with financial independence, she has to also nurture her growing child to accomplish motherhood. Both these are extremely demanding and doing justice to one without neglecting the other is a formidable task. Over the last decade Indian society has witnessed a surge in participation of women in Labour force, especially in IT industry which is a direct fall out of globalization and brought a lot of opportunity for educated women. In the light of the increasing number of women in IT industry, there is a need to examine then phenomenon of the work-life balance of Indian women IT professional in greater depth.

Work-life balance is fundamental to sustainable business which is ultimately about improving the quality of life for everyone. It results in win-win situation because people will be more productive if they are happy in their jobs and this is more likely if there are able to Balance work commitments with family life. Work-life balance (WLB) is an issue increasingly recognized as of strategic importance to organizations and of significance to employees. Work-life Balance is Human Resource Strategy, which is already recognized as the ultimate key for Human Resource Development among all the work systems. Researchers of Human Resource Management have indicated that work-life balance among employees of organizations is playing a vital role for better performance in an industry. It is widely accepted that better work place is closely associated with the development of career strategy which in turn would enhance individual's job satisfaction. This research attempts to study the Work-life balance of IT employees where he/she can get job satisfaction and sustain in their career as IT Professional by accepting the factors associated with it. The co- existence of IT Sector has become demand of the work balance and the role of employees is inevitable in shaping of the future of the Institution and the Country being service Industry. Hence, the study is carried out with the employees belonging to IT Companies of Hyderabad. Accordingly the IT Industry which is one Industry that determines the country's economy should develop the desired environment for the employees to enhance their job satisfaction.

1.1 WORK-LIFE BALANCE CONCEPTUAL BACKGROUND

Work life balance is a generic phrase that covers a person's feelings about every dimension of work including economic rewards and benefits, security, working conditions, organizational and interpersonal relationships and its intrinsic meaning in a personal life. It is a process by involving them in decision affecting their work lives distinguished characteristics of the process is that its goals are not simply extrinsic focusing on the improvement of productivity and efficiency they are also intrinsic regarding what the employees see as fulfilling and enhancing ends is themselves.

During 1979, the American society of training and development created a task force on the Work life balance of which defined the concept of Work life balance as follows' Work life Balance is a process of work organizations which enables its members at all levels to participate actively and efficiently in shaping the organization's environment, methods and outcomes.

It is a value added process which is aimed towards meeting the twin goals of enhanced effectiveness of the organization and improved Work life balance of employees. Watson provides eight criteria (defined characteristics of individual work experiences or work environment) to evaluate Work life balance programmes.

1.2 SIGNIFICANCE OF THE STUDY

Work-life conflict affects the quality of the personal relationships and amplifies costs to businesses and it also erodes the mental, emotional and physical wellbeing of workers. Employees with a high level of conflict in professional and personal lives are more vulnerable to deprived health. The pressures of the work or personal life can lead to stress. According to studies, it has been found that such situation can take a toll on the person's health both physiologically and psychologically. This leads to various diseases like sleep disorders, cardiovascular problems, heart ailments, insecurity, depression, anxiety, nervousness, bad tempered, poor concentration and even nervous breakdowns which are common among the victims of such imbalance. Even the social life is affected due to stress, pressure; tension etc. and vice versa. This also affects their relationships with their spouse and children. Work-life conflict also has consequences for an organization's bottom line.

But now the concept of "work" has evolved and the composition of the personnel has changed. Today, work is still a necessity but it is also a basis of personal satisfaction. One of the means which helps to attain personal and professional goals is work-life benefits programs. These work-life balance programs are in existence as a result of a social responsibility to employees and also to provide a competitive advantage to employers. Many people think that work-life balance is only in the framework of what the company does for its employees.

1.3 REVIEW OF LITERATURE

Work-life balance has become a burning issue in today's modern world. Numerous researches have been done regarding this issue. Almost in every research, researchers tried to find out the causes that create imbalance between professional and personal life.

Sugandha, (2014), have focused on the **Work-Life Balance among banking and insurance sector employees**. The study reveals (indicates) that the working couples find it particularly difficult to meet commitments to family, friends and community. In such scenarios it is easy for work to invade the personal life making both work life and personal life go out of the balance. These findings indicate that the work life balance in today's fast paced world becomes a Herculean task and presents a major challenge to both employers and employees.

Oheneba Aduse-Poku, (2014), has found out from the study that **Work-Life Balance issues have attracted the attention of both international and national policy makers** especially over the past five decades. The main objective of the study is to find out the effects of Work-Life conflict on the career progression of female lecturers and challenges that female lecturers face in combining work and family. The questionnaire survey was collected from 89 female lecturers from one of the four public universities in Ghana. The study investigated how family-life relates to career progression of female lecturers. Out of 79 female lecturers in the sample, (73.4 Per cent) indicated that family-life had a negative effect on their career progression. The percentage of women at the workplace has registered a consistently steady increase over the years. The present study has highlighted the importance of Work-Life Balance policies at the workplace. As a result Work-Life balance practices must be deliberately designed to become a significant part of organizations benefits programs. Reducing Work-Life conflict could help to create a healthier, productive and motivated workforce and help to position the organization as an employer of choice.

Kausar Takrim, Aqsa Siddiq† & Suelman Amin (2015) **Work life balance can lead to good performance, high level of job satisfaction and organizational commitment**. The provision of work-life facilities at work place can reduce the stress due to the work-life conflicts to a greater extent especially for women. Child care assistance, residence near work place, flexible working hours are among the facilities that count to employees a lot and on availability of these facilities they can show high loyalty and commitment to their organizations. UOP is a model organization in this regard. A lot of work life balance facilities are available to the employees like day care centers, play group centers, schools, residential areas, parks, health care centers, flexible working hours etc. The employees are efficiently utilizing these facilities to bring balance in their work and family lives, as a result the employees are satisfied and are committed to the organization.

Noor Amalina Bt Bani Hasan and Lee Su Teng (2016) Based on the findings of this research, it has proven on the **relationship between work-life balance and job satisfaction among working adults in Malaysia is exist**. In this research, there are two moderating factors included to measure its impact on the relationship. However, a significant correlation was found only through work-life balance and job satisfaction while the other two variables resulted in otherwise. Previous studies had proven the impact of gender and racial differences between work-life balance and job satisfaction but it does not suggest the same in this study. The factor could be the previous studies were conducted outside Malaysia, more studies on female employees, and different races which do not represent Malaysia were also being measured. Work-life balance programs or

policies should be implemented into industry practice to ensure on the engagement of the employees and to tap the best talent in the market. It is also in line with current trend of working preference where most of the employees are moving into a more balanced between life and working style.

Tapasya Julka, Urvika Mathur (2017) to achieve **WLB, every woman should set the goal and excel both in career and family**. Some of the strategies and skills at work such as planning, organizing and setting limits can be used at home and work place for accomplishing a satisfying and fulfilling well balanced life both professionally and personally. Women employee should care the family both physically and financially to satisfy the family needs. Also work for the accomplishment of organizational objectives and individual upliftment to satisfy the career needs. Organisations need to adopt human resource strategies and policies to overcome the issues of the work life balance of women in the current business environment. Frances and Patricia (200&) concluded that Family Policy, Welfare state provision and labour market structure behave jointly to determine distinct models of work family balance and the financial consequences associated with them.

Neetu Anand, Tapas Kumar and Purna Mehra (2017) now a day's **women workers are improved and promote in their workplace and in technological work**. Trade Union should try to improve the conditions for woman's workers in many parts for example maternity leave is easily give to women and help the woman for achieve higher post actually women's nature is promotion to gain high quality in every field but if the condition is not ready then the reduction of promotion and optimization in work will be occur and etc. Women workers are often subject to sexual harassment then the Government should put strict rules for these types of crimes, also public transport system sometimes danger for woman and Government should put more Inspection. Traditionally people think that men should only work and gain money and women should work as house hold, but the financial demands on the Indian families.

However, as they learn about the industry, they demonstrate a revealed preference for improving their work-life balance, compared to their wages.

2.0 STATEMENT OF THE PROBLEM

In this competitive era both the employers and the employees must be flexible to adopt themselves to the changing business needs. Employees face many problems due to the culture, technology, work pressure, poor working environment, etc. leads to job dissatisfaction. Thus the organizations/employers must focus on job satisfaction of employees working for them to retain the productive and potential workforce and to attract the new potential employees. Hence the organizations/employers are focusing on different work-life balance programs which help the employee to feel more secured on the job and off the job. Work-life balance is reflected in the efficiency and effectiveness of an organisation both in micro level and macro level. Hence study has been conducted.

Women in World are confronted with various issues such as to fulfill the expectations of one's domestic roles as a wife and mother and also in meeting the obligations and requirements of these two separate spheres. Work life imbalance arise when a person gives additional priority to any one sphere of their life that leads to the change in balance of their life which in turn results in dissatisfaction of the roles played in work and family life. Failure to maintain work life balance may result in increase of work stress and reduction of productivity.

2.1 OBJECTIVES OF THE STUDY

- To analyses the opinions deviations towards problems faced by the women employees in managing work life balance in selected IT units under study.
- To identify the level of work-life balance and imbalance among the women employees in IT sector.
- To provide suggestions to improve the work life balance of women employees in various IT sectors under study.

2.2 HYPOTHESIS OF PRESENT STUDY

In line with the objectives stated above, the following hypotheses were formulated and tested for the purpose of the study.

H1_o: Practices of work life balance policies is not influenced by work performance of Women Employees working for selected units under study.

H1_a: Practices of work life balance policies is influenced by work performance of women employees working for selected units under study.

H2_o: Managing work life balance policies do not result to healthy relationship among Women Employees working for selected IT units under study.

H2_a: Managing work life balance policies result to healthy relationship among Women Employees working for selected IT units under study

2.3 METHODOLOGY OF STUDY

RESEARCH DESIGN

In pursuance of the above mentioned objectives and hypotheses, the following methodology was adopted for the study. It is an empirical method based on both primary and secondary data. The first objective of the study was pursued by the collection and analysis of data from secondary sources whereas all the other objectives have been achieved by collection and analysis of primary data.

SAMPLE DESIGN

The present study is based on the responses elicited from the selected women employees in Hyderabad. For the purpose of identifying the target population, the researcher has selected IT industry namely TCS and Mind-tree. Hereby in my thesis Information Technology is termed as IT Sector. From the list of companies who agreed to co-operate with the research work, 2 companies from each sector were randomly selected. However, care is also taken in the selection of companies so as to represent the major cosmopolitan cities of the state.

The reluctance of the women employees to respond to the questionnaire was a major impediment in the entire data collection process. The random sampling was almost impractical in the wake of rather negative attitude of the respondents. With the rapport of the researcher, with the study companies, 600 women employees were selected from among all the two companies and the selection of the respondents was made only to the convenience of the researcher for the timely collection of data. Hence, convenience sampling technique is applied in the collection of data.

DATA COLLECTION

The primary data was collected by conducting interviews with the selected employees in the various branches in Guntur district by using a structured interview schedule. The schedule consisted of few variables under the factors pertaining to work-life balance. The researcher had developed a five point rating scale namely 'Strongly Disagree' - 1, 'Disagree' - 2, 'Neutral' - 3, 'Agree' - 4 and 'Strongly Agree' - 5 for rating the answers to the questions. The respondents were asked to give information on the five point rating scale.

Before the commencement of interview, a sample schedule was given to each respondent and a brief explanation (in English) regarding the study was given to them. Each question/item in the schedule was asked by the interviewer to the respondent employees. Care was taken to give sufficient time to the employees to think over and answer the questions. The respondents were encouraged to express their opinions and suggestions freely and frankly. Before the interview, the respondents were given an assurance that it was an independent and unbiased study and that their responses and opinions would not be disclosed to anyone so as to enable them to be frank, lucid and fearless in expressing opinions. The respondents were interviewed taking into account their time and availability and after obtaining permission from their employers.

2.4 LIMITATIONS OF STUDY

Despite the fact that very reliable results that may also be generalized have been arrived at, the researcher would like to point out some unavoidable limitations that have entered into the study. They are stated below:

1. For measuring work-life balance five point factors have been considered. There may be other factors having impact on job performance which are not considered for this study.
2. More variables could have been included in the tentatively selected independent variable to make it more conclusive.
3. A comparison of the work-life balance among selected IT companies has not been made since any standard index of work-life balance has not been available.
4. In some branch offices limited number of non-managerial employees was present comparatively to managerial employees.

2.5 RESULTS AND DISCUSSION

For this study selected Companies were TCS and Mind-Tree IT Company at Hyderabad, Telangana. Both the companies belong to IT services in to similar business work environment. To determine the relationship between work-life balance and the work related factors of IT women employees, correlation analysis is used. Table – 2.1 gives the degree of correlation between work-life balance and the work related factors identified

from previous literatures and related to the job performance of IT employees such as work stress, job satisfaction, job commitment, competency, target achievement, career development and rate of absenteeism.

Table 2.1: DATA ANALYSIS DEPICTS PERCENTAGE RESULTS BASED ON EMPOLYEES OPINIONS:

S. No	WORK LIFE- BALANCE	CORRELATION RESULT VALUE	RESULT INFERENCE
1	After work, I come home too tired to do some of the things I'd like to do	0.20	Weak Positive Relationship
2	On the job, I have so much work to do that it takes away from personal interests	0.96	Perfect Positive Relationship
3	My family/friends dislike how often I am preoccupied with my work while i am at home	0.61	Moderate Positive Relationship
4	My work takes up time that I'd like to spend with family/friends	0.92	Strong Positive Relationship
5	My job or career interferes with my responsibilities at home	0.97	Strong Positive Relationship
6	My job or career keeps me from spending the amount of time i would like to spend with my family	0.98	Strong Positive Relationship
7	I'm too tired at work because of the things i have to do at home	-0.12	Weak Negative Relationship
8	My personal demands are so great that it takes away from my work	0.59	Moderate Positive Relationship
9	My superiors and peers dislike how often i am preoccupied with my personal life while at work	0.98	Strong Positive Relationship
10	My personal life takes up time that I'd like to spend at work	0.95	Strong Positive Relationship
11	My home life interferes with my responsibilities at work, such as getting to work on time, accomplishing daily tasks, or working overtime	0.95	Strong Positive Relationship
12	My home life keeps me from spending the amount of time i would like to spend on job- or career-related activities.	0.78	Strong Positive Relationship
Managing work-life balance			
13	Balancing work and family is stressful	0.98	Strong Positive Relationship
14	Difficulties managing competing work and family demands can impact job performance and work satisfaction	0.99	Strong Positive Relationship
15	I am more likely to attend a parenting programme sponsored by my workplace than one at a clinic	0.96	Strong Positive Relationship
16	Organizations that support employees to better balance work and family issues are demonstrating they value the individual employees and understand the importance of family	0.91	Strong Positive Relationship
17	Organization sponsored work-family balance programmes should be open to partners of employees so parents can support each other in reducing work family conflict	0.99	Strong Positive Relationship
18	My organization supports me in managing my work and family commitments	0.99	Strong Positive Relationship
19	Programmers targeting work-family balance should be delivered in work hours	0.99	Strong Positive Relationship
Work stresses			
20	Trying to motivate colleagues who do not want to work	0.99	Strong Positive Relationship
21	Feeling my salary is equal to my duties and responsibilities	0.99	Strong Positive

			Relationship
22	Feeling there is an administrative support in my organization	0.98	Strong Positive Relationship
23	Feeling happy to work in our organization where there is an atmosphere of conflict less among employees	0.99	Strong Positive Relationship
24	Feeling my superior know insight into work problems.	0.99	Strong Positive Relationship
25	Feeling some colleagues in my organization are more competent	0.99	Strong Positive Relationship
26	Feeling my opinions are valued by my superior	0.98	Strong Positive Relationship
27	Feeling there is competition among employees in my organization rather than a spirit of cooperation	0.99	Strong Positive Relationship
28	Having sufficient time for rest	0.82	Strong Positive Relationship
29	Feeling my superior gives me authority to carry out the responsibilities assigned to me.	0.98	Strong Positive Relationship
30	Feeling there is recognition for good performance in my organization.	0.88	Strong Positive Relationship
31	Feeling employee relationships exist in my organization.	0.95	Strong Positive Relationship
32	Feeling i can tell my superior in an open way how i feel about many organization related matters.	0.96	Strong Positive Relationship
33	Feeling many superior does adequately respond to my work.	0.97	Strong Positive Relationship
34	Having a few employees in my organization who carry their share of the work load.	0.40	Moderate Positive Relationship
35	Feeling i have adequate control over my work	0.95	Strong Positive Relationship

Sources: Primary Data

From the table 2.1 it is depicted that data is analyzed using Correlation coefficient techniques to identify opinion relationship between women employees working in TCS and Mind-trees units selected under study. The standards to analyze the results are explained in the above before result Table presentation. The standards say that “Weaker relationship” determinants need to focus by the management or Superiors in the selected units of the study. The work-life balance practices need to practice productively on work over load to employees working for both the selected units under study and majority of respondents expressed they are too tired at work and unable to meet home requirement organization have to develop culture where work life balance is valued. The results of the correlation analysis also reveal that work life balance and all the work related factors selected for the study are significantly correlated. Hence there is sufficient evidence to reject the null hypothesis of and state that there is significant correlation between work life balance and work related factors such as Work stress, Job satisfaction, Job commitment, Competency, Target achievement, Career development and Rate of Absenteeism.

2.6 TESTING OF HYPOTHESIS

Having made a sagacious effort to study the importance of Work-life balance with special reference to “TCS and Mind-Tree”, the hypothesis formulated has been tested and proved.

- H1_o: Practices of work life balance policies is not influenced by work performance of Women Employees working for selected units under study.
- H1_a: Practices of work life balance policies is influenced by work performance of women employees working for selected units under study.

There is significant relationship between the perceptions of women employees of TCS and Mind-Tree of IT sector under study and factors of significant correlation between Practices of work life balance policies is not influenced by work performance of Women Employees in IT industry. Using 95% significance level, the result

of T-calculated was 3.78 and T-Tabulated at 60 degrees of freedom is 2.00. Since T- calculated is greater than T-tabulated, we accept the null hypothesis and reject the alternative hypothesis.

- H_{2o}: Managing work life balance policies do not result to healthy relationship among Women Employees working for selected IT units under study.
- H_{2a}: Managing work life balance policies result to healthy relationship among Women Employees working for selected IT units under study

Regarding Managing work life balance policies do not result to healthy relationship among Women Employees working for selected IT units under study to be true of TCS and Mind-Tree IT Companies and factors of performance like Work stress, Job satisfaction, Job commitment, Competency, Target achievement, Career development and Rate of Absenteeism. Using 95% significance level, the result of T-calculated was 3.58 and T-Tabulated at 60 degrees of freedom is 2.00. Since T- calculated is greater than T-tabulated, we accept the null hypothesis and reject the alternative hypothesis.

3.0 RECOMMENDATIONS OF THE STUDY

- It is general expectation that employer should be sensible enough towards women employee in IT sector while implementing work flexibility policies especially in a city like Hyderabad which has its inherent disadvantages of high cost of living, distance from work place to residence and majority being nuclear family dweller with both the spouse being career centric, work life balance is a biggest challenge. And unfortunately kids are being the biggest causality.
- They are being deprived of parental care very often. It is a matter of concern for employer, women employee, their partners and other family members to build a healthy rational society by integrating work and family life. Family which is the primary core value of Indian society should not suffer as well as women having equal potentialities should also be not hindered or discouraged to realize their career goal.
- Improper work life balance may have a low quality life style leading to family conflict and unsatisfactory performance at the work places (or a negative impact on quality output at the work place).

3.1 CONCLUSION

The aim of the present study is to investigate the Standardization of work-life balance among women employees of IT sector. To achieve WLB, every women employee should set the goal and excel both in career and family. Some of the strategies and skills at work such as planning, organizing and setting limits can be used at home and work place for accomplishing a satisfying and fulfilling well balanced life both professionally and personally. Employee should care the family both physically and financially to satisfy the family needs. Also work for the accomplishment of organizational objectives and individual upliftment to satisfy the career needs. Organizations need to adopt human resource strategies and policies to overcome the issues of the work life balance of IT employees in the current business environment. Frances and Patricia (2007) concluded that Family Policy, Welfare state provision and Labour market structure behave jointly to determine distinct models of work family balance and the financial consequences associated with them.

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FACTORS AFFECTING THE EFFECTIVENESS OF WEB ADVERTISING –A STUDY WITH SPECIAL REFERENCE TO ERODE DISTRICT, TAMIL NADU**Dr. S. Kalaiselvi**Associate Professor & Head, Department of Commerce with CA, Vellalar College for Women, Thindal, Erode

INTRODUCTION

Advertising is a medium of mass communication facilitating large scale marketing. The basic purpose of advertising is to give information, to attract attention, to create awareness and finally to influence the buying behavior of consumers. Advertising is within the scope of promotion which is one element in the marketing mix. It is getting popularity in the present highly competitive and consumer-oriented marketing and new communication techniques are now used for making advertising attractive and agreeable. All products old and new, consumer and durable, cheap and costly need extensive advertising for sales promotion and consumer support. Advertising is certainly needed in marketing, but is equally important and essential in social, cultural and political aspects of life.

Advertising is the most important tool in the marketing of products and services. Advertising can be considered as an investment that reaps long-run and short-run profits. Businesses that keep on advertising regardless of rise or fall in the economic times get a competitive advantage over those that cut their ad budgets. There are many benefits of advertising. Advertising spreads awareness of the various products available and the benefits of purchasing them. An effectual advertisement results in a swift change in the attitudes and habits of the people.

Advertising provides information about new products, keeping customers informed about the new developments in the industry. Also, advertising takes care of customers. It helps in holding on to the loyal customer, decreasing the number of lost customers and enlisting new customers. Thus the overall effect of advertising is increase in the number of customers that will gradually become loyal to the product.

WEB ADVERTISING

Web advertising, also called online marketing or Internet advertising or online advertising, is a form of marketing and advertising which uses the Internet to deliver promotional marketing messages to consumers. Consumers view online advertising as an unwanted distraction with few benefits and have increasingly turned to ad blocking for a variety of reasons. It includes email marketing, Search Engine Marketing (SEM), social media marketing, many types of display advertising (including web banner advertising), and mobile advertising. Like other advertising media, online advertising frequently involves both a publisher, who integrates advertisements into its online content and an advertiser, who provides the advertisements to be displayed on the publisher's content. Other potential participants include advertising agencies who help generate and place the ad copy, an ad server which technologically delivers the ad and tracks statistics, and advertising affiliates who do independent promotional work for the advertiser.

AWARENESS OF WEB ADVERTISING

The marketing literature has acknowledged how online advertising influences consumers, beyond the traditional effects on their preferences. That is, a second channel is important insofar as it changes consumer's awareness of a product. This awareness, in turn, determines consumer's choice sets; among the large number of products in the market. Consumers are only aware of a few of them when they make their choices. Many marketers today are advertising using different types of social networking sites that are authentic to their present and prospective clients. Calder et al. (2009) studied the concept of how consumer engagement with a website can increase advertising effectiveness. Advertising memorability is about engaging the consumer with compelling creative ads which are enjoyable and involving. The most enjoyable ads are more likely to involve animals, nostalgia, children and well known music; and less likely to base around real person or manufacturer endorsements. The most involving ads are more likely to involve spoofs, animals, celebrities and prominent music. While ads need to be involving or enjoyable, the most important thing is that the most engaging elements should be clearly linked to the brand.

Web Advertising awareness measures as they have top of mind, spontaneous and aided components. Communication in social media can influence brand equity. Brand equity is determined according to brand knowledge structure created in the minds of consumers. The brand equity knowledge is not the facts about a brand; these are all the thoughts, feelings, comprehension, image and experience that are linked with the brand in the minds of consumers. Brand awareness and brand image are the two crucial components of brand equity knowledge. The way brand knowledge structure changes can indicate the effectiveness of communication in

social media. Web Advertising can influence brand equity in a number of ways. It can create awareness of the brand and increase the probability that the brand is included in the consumer's evoked set.

SIGNIFICANCE OF THE STUDY

Advertising on the Internet is almost a necessity for modern businesses, especially those that do business outside their local community. Consumers use the Internet for more than simply entertainment or information, as they do with radio, television, magazines and newspapers. Consumers use the Internet to assist them in nearly every aspect of life, creating countless opportunities to place relevant, targeted advertising messages. Companies can take advantage of web advertising to complement their standard media and print marketing. The wide reach and continual exposure of online advertising work tirelessly to give businesses heightened visibility and audience contact. Companies can differentiate their brand online with useful information, positive interaction for their website visitors and enhanced communication to attract new customers.

STATEMENT OF THE PROBLEM

Internet advertisements are in the long run cheaper than other forms of advertisement, as there is no reprinting and redistribution cost. Internet advertisements are relatively easier to design and produce, due to user-friendly internet advertisement packages and it can easily update if necessary. The advertisement is usually outsourced to a professional, to strategically advertise the concerned product or service. Often the costs are partly fixed, and partly determined by a set number of 'hits', which varies accordingly with each advertiser. Through internet advertising, one can target the right audience by placing it in a way so that the right customers can see it. Social networking sites could also be used effectively to reach youngsters.

However, internet advertising is still in its infancy and is a limited market. Although increasing number of people availing the web for their benefit, the effectiveness of internet advertising has been limited, in terms of the number of people who actually buy the product. Attraction of advertisement should be in precise and limited time taken. But, most of the internet users are irritated to see the web advertisement due to not catch features. At this juncture, the researcher has made an attempt to find answers to the following questions.

- 1) To what extent the consumers are aware about the web advertising ?
- 2) What are the factors that affect the web advertising ?
- 3) What is the level of opinion about effectiveness of web advertising ?
- 4) What are the factors that influence the consumers to prefer web advertising?
- 5) What are the problems faced by the consumers towards web advertising ?

OBJECTIVES OF THE STUDY

- To examine the level of awareness of the customer towards Web Advertising.
- To explore the level of opinion towards the factors affecting the effectiveness of Web Advertising
- To evaluate the factors that influence Web Advertising
- To find out the problems faced by the customer towards Web Advertising
- To recapitulate the findings of the study and to offer suitable suggestions based on the study.

RESEARCH METHODOLOGY

Research Design

The researcher has adopted descriptive research study since it describes the state of affairs as it exists at present. Field survey techniques were employed to collect primary data from the 250 selected sample respondents in Erode District.

Area of study

The area covered for the study is nine taluk of Erode District viz., Erode, Perundurai, Modakkurichi, Kodumudi, Bhavani, Anthiyur, Sathya Mangalam, Gobi Chettipalayam and Thalavadi.

Pilot Study

The pilot study was conducted with a sample of 50 respondents through a questionnaire. Based on the result of the pilot study, the questionnaire was modified suitably to collect the required information. On the basis of the consultation made with academic experts and experienced researchers, appropriate modification have been made in the final form of the questionnaire.

Source of data

For this study both primary and secondary data has been used.

STATISTICAL TOOLS USED FOR THE STUDY

Questionnaire was the main and important tool for collection of the data. Hence, effort has been taken to construct the questionnaire in a systematic way as to include adequate and relevant questions to ensure the research objectives. The data collected from the primary source were arranged sequentially and tabulated in a systematic order in the master table.

FRAMEWORK OF ANALYSIS

The collected data is analyzed using the methods of simple percentage, two-way table, Chi-square test, Structural Equation Modeling and Weighted Average Ranking Score Analysis. The analyzed data is presented using charts and tables.

LIMITATIONS OF THE STUDY

- The study area was carried out in Erode district alone, so findings and suggestions are applicable only to Erode district.
- Accuracy of the study is purely based on the information as given by the respondents.
- The study is conducted only on 250 individuals. So, the study findings may not be applicable for other respondents located in other geographical area.

REVIEW OF THE LITERATURE

Kim, et al., proposed the effective-cognitive-behavioural model to explain the relationship among perceptual, tie strength, and emotion that, in turn, influence the success of viral marketing. This research offered professional knowledge to design effective viral advertising campaigns. In this research, the researchers drop light on the factors affecting the success of viral advertising which lead to theoretical framework for future research. Although this was exploratory in nature, it was among the first in an interesting research area that focused primarily on the effective customer decision making process associated with tie strength, perceptual affinity and emotion factors with efforts made to explore the mechanisms by which the relationship between effective-cognitive-behavioural aspects and outcomes occurs. The research implies that tie strength, perceptual affinity, emotions have strong effect on the success of viral advertising. These elements have their own impact on different aspects of viral advertising to provide marketers a strong tool with which to develop a great viral campaign.

Seema Wadhawan et al., explored the reasons affecting online advertisement and studied the impact of factors that influence the effectiveness of online advertisement. The researcher used both qualitative and quantitative methods and this was a two-fold study where at one phase, explored the factors affecting online advertisement and the other phase studied the impact of factors influencing the effectiveness of online advertisement. Data was collected from 150 respondents using simple random sample method. The statistical tools used were regression analysis and Cronbach's Alpha, KMO and Bartlett's Test. From the analysis it was inferred that there was a significant relationship between gender, age, educational qualification, income, repetitive exposure to the online advertisement and the time spent on online advertisement and the effectiveness of online advertisement on consumer's purchasing behaviour.

Wen Li and Ziyang Huang et al., reviewed about advertising avoidance and built the model of OBA avoidance combining the characteristics of OBA in this research. The Online Behavioral Advertising (OBA) was a special form of targeted advertising. It was a kind of advertising which collects individual information of online behavior to decide what should show to consumer. Advertising avoidance was defined as all actions by media users that differentially reduce their exposure to ad content. The standard questionnaire was framed and collected in online and offline mode. A total of 154 online questionnaires and 120 offline questionnaires were sent to the respondents. The reliability and validity test, structural equation model were used in this study. The research determined that goal barrier, privacy concerns and perceived personalization had significant impact on advertising avoidance. The study found that the negative experience played a partial mediating role between the goal impediment, perceived personalization and the advertising avoidance.

Adesh Padival and Lidwin Michael Kenneth, et al., in their study explored the factors influencing purchasing intention through web advertisement. In recent years there was an extreme increase in web technology growth. The public were switching from traditional advertising to web based advertisement. The online advertisement was a best platform to market the products and to gain customers from web advertisement. This research determined the important attitudes responsible for customer purchase intention. The findings showed that the

positive and negative attitudes in the web advertisement may directly or indirectly affect the attitude and purchase intention.

Sangeeta Gupta, et al., in their study stated that online advertising was one of the most significant forms of advertising that uses the internet and world wide web for the noticeable purpose of distributing marketing messages to drag the customer's attention. The advertisers were spending millions on online advertising in today's time than in other traditional advertising media. Now a days with the fast innovative development, the web was turning into a vital one stop point for the web clients in addressing the majority of their needs and so on. This study examined the factors of online advertisement that influence the item/benefit by directing an overview in New Delhi on web clients. In this study, 244 internet users of New Delhi were taken as sample size. For this purpose convenient sampling technique was used to collect the data by using questionnaire method. The data was analyzed using SPSS 16.0 and the statistical tools employed were factor analysis and percentage. The study found that consumers have positive attitude towards online advertising. From the research it was discovered that purchasers review of an item/benefit was influenced by entertaining and price esteem promoting and interactive esteem giving fascinating promotion of online advertising. It could be concluded that advertisers should create a virtual relationship with the customer through innovative online advertising plans and enhance their brand image, better connectivity and goodwill with the consumer.

FINDINGS

SIMPLE PERCENTAGE ANALYSIS

- Majority (51%) of the respondents are Female
- Majority (44%) of the respondents are in the age group of 21 to 30years.
- Majority (47%) of the respondents are Post Graduates .
- Majority(34%) of the Respondents are Business/professionals
- Majority(52%)of the respondents are Unmarried people.
- Majority(47%) of the respondents belong to Urban areas.
- Majority(72%)of the Respondents live in Nuclear family.
- Majority(48%) of the respondents belong to the family size of 4 to 6Members in the family.
- Majority(40%) of respondents' Family Monthly Income is above Rs. 15000
- Majority(39%) of respondents use Mobile devices.
- Majority(32%) of respondents use internet for Shopping.
- Majority(50%) of respondents use internet at work place.
- Majority(67%) of respondents spend for 0-2hrs.
- Majority(28%) of respondents visit Social Networking Websites.

CHI-SQUARE ANALYSIS

- It is found that there is a close significant relationship between level of satisfaction and educational qualification and occupational status of the respondents. On the other hand, the variables gender, age, marital status, type of family, family monthly income and residential area are not having significant association with level of satisfaction.

STRUCTURAL EQUATION MODELING (SEM)

- In Structural Equation Modeling, it was found that the factor 'Helping troubled people with their problems is important to me' is the highly affecting factor of web advertising. The factor 'Advertising is pleasant' has less effect in consumers opinion towards web advertising. The factor 'Advertising is valuable source of information about local sales' has no effect on web advertising.

WEIGHTED AVERAGE RANKING

- It is found from the analysis that majority of the respondents' influencing factor in using the web advertising are 'creative' and 'Attractive'.
- Majority of the respondents' problem while using the web advertising are 'High cost' and 'Fraud on the advertiser'.

SUGGESTIONS

- The number of companies advertising online is soaring, but even then fraud and deception may reduce consumer confidence. Therefore, it should be ensured that products and services are described truthfully in online advertisements.
- Trust or confidence can be built in online business by using testimonials with the permission of consumers.
- To avoid interference in work, advertisements should be designed to meet the preferences of target consumers or target audience.
- Some problems are faced by the consumer in the web advertisement. They have to be rectified by the advertisers in future.
- Web advertising should be made more attractive and useful. Only genuine facts should be displayed in the Web advertising.
- There may be more attractive slogans for the advertised products to capture the eyes of the viewers.

CONCLUSION

Consumer awareness is more important in the current market situation and numbers of companies prefer web advertising. Advertisement concept, creativity and attractive slogans are important factors for web advertisement. Most of the consumers prefer online advertisement because they are not able to spent time for shopping in person. At any time, any where the consumer can shop at lesser cost and less time with the help of web advertisement in online. From the findings of this research, the marketers and advertisement designers can understand more about the factors affecting the effectiveness of the web advertisement. From the percentage analysis, it is found that the consumer spent maximum of 0-2 hrs for watching the web advertisement in their home or at their working place. Through the chi-square analysis it is found that education and occupation variables had more significant relationship with the information about goods and services. By SEM analysis factor “Helping troubled people with their problems is important to me” is the highly influencing factor which affects the effectiveness of web advertising. “Creative and Attractive” factor is ranked more and the problem ‘fraud on the advertiser’ was ranked “one” by the respondents about the web advertisement. This research provide further insight for the companies, marketing agencies, advertisement medias and advertisement designers to create better marketing communication strategies on web advertisement.

TABLE 1.1

	FACTORS	RESPONDENTS	PERCENTAGE
GENDER	Male	122	49
	Female	128	51
AGE	UP to 20years	68	27
	21 to 30 years	109	44
	Above 30years	73	29
EDUCATIONAL QUALIFICATION	Illiterate	19	8
	School	46	18.4
	UG	44	17.6
	PG	118	47
	Others	23	9
OCCUPATION	Agriculture	38	15
	Private Employee	47	19
	Government Employee	52	21
	Business/professional	86	34
	Others	27	11

	FACTORS	RESPONDENTS	PERCENTAGE
MARITAL STATUS	Married	121	48
	Unmarried	129	52
LOCATION	Urban	117	47
	Semi-Urban	79	32
	Rural	54	21
TYPE OF FAMILY	Joint	70	28
	Nuclear	180	72
FAMILY SIZE	Up to 3Members	80	32
	4 to 6 Members	120	48
	Above 6 Members	50	20
MONTHLY INCOME	Up to Rs.5000	46	18
	Rs.5001 to Rs.10000	48	19
	Rs.10001 to Rs.15000	56	23
	Above Rs.15000	100	40
TYPE OF INTERNET CONNECTION	Broad band	35	14
	Dial up	95	38
	Mobile devices	98	39
	Others	22	9
PURPOSE	Shopping	80	32
	Work	58	23
	Education	65	26
	Hobby	40	16
	Others	7	3
PLACE OF USAGE	At home	119	48
	At work place	124	50
	Others	7	2
ONLINE SPEND	0-2hrs	167	67
	3-6hrs	79	31
	More than 6hrs	4	2
WEBSITES	Social Networking Websites	70	28
	News Websites	38	15
	Search Engines	36	14
	Blogs	15	6
	Gaming sites	61	25
	Others	30	12

TABLE 1.2

Factor	Degrees of Freedom	Table Value	Calculated x^2 value	Level of Significance	Hypothesis Accepted / Rejected
Gender	4	9.49	9.29	5%	Accepted
Age	8	15.5	15.25	5%	Accepted
Marital Status	4	9.49	9.15	5%	Accepted
Educational qualification	16	26.30	28.58	5%	Rejected
Occupation	16	26.30	28.38	5%	Rejected
Family Monthly Income	12	21.0	20.58	5%	Accepted
Type of Family	4	9.49	9.38	5%	Accepted
Number of Members in the Family	8	15.5	14.45	5%	Accepted
Living Area	8	15.5	14.45	5%	Accepted

TABLE 1.3

Weight Rank Score		7	6	5	4	3	2	1	Total Score	Weighted average Score	Rank
Rank	Factors	I	II	III	IV	V	VI	VII			
Attractive	X	45	65	38	17	33	24	28	1138	40.64	II
	W _x	315	390	190	68	99	48	28			
Draws Attention	X	25	20	24	24	40	63	54	811	28.96	VI
	W _x	175	120	120	96	120	126	54			
Intelligent	X	37	36	39	60	43	15	20	1089	38.89	III
	W _x	259	216	195	240	129	30	20			
Persuasive	X	18	27	13	45	50	30	67	810	28.92	VII
	W _x	126	162	65	180	150	60	67			
Creative	X	67	57	49	34	18	20	5	1291	46.10	I
	W _x	469	342	245	136	54	40	5			
Usual	X	28	31	63	40	23	24	41	1015	36.25	IV
	W _x	196	186	315	160	69	48	41			
Clear	X	30	14	24	30	43	74	35	846	30.21	V
	W _x	210	84	120	120	129	148	35			
TOTAL		250	250	250	250	250	250	250			

TABLE 1.4

Weight Rank Score		10	9	8	7	6	5	4	3	2	1	Total Score	Weighted average Score	Rank
Rank	Factors	I	II	III	IV	V	VI	VII	VIII	IX	X			
Lack of information over load	X	26	25	32	26	20	10	25	18	30	38	1345	24.45	VI
	W _x	260	225	256	182	120	50	100	54	60	38			
High cost	X	29	25	35	30	25	28	22	35	11	10			

	W X	290	225	280	210	150	140	88	105	22	10	1520	27.63	I
Lack of "junk" sites	X	17	15	26	28	46	20	39	25	19	15	1369	24.89	V
	W X	170	135	208	196	276	100	156	75	38	15			
Banners blindness	X	28	25	22	28	18	33	38	31	12	15	1434	26.07	111
	W X	280	225	176	196	108	165	152	93	24	15			
Fraud on the advertiser	X	22	22	30	20	50	29	20	23	16	18	1442	26.21	II
	W X	220	198	240	140	300	145	80	69	32	18			
Technologi cal variations	X	20	30	15	22	28	18	10	11	70	26	1241	22.56	X
	W X	200	270	120	154	168	90	40	33	140	26			
Ad blocking	X	17	30	20	28	21	27	29	35	18	25	1339	24.34	VII
	W X	170	270	160	196	126	135	116	105	36	25			
Anti – targeting technologie s	X	28	18	26	25	19	19	19	29	31	36	1295	23.54	IX
	W X	280	162	208	175	114	95	76	87	62	36			
Privacy concerns	X	39	25	19	21	4	51	28	18	25	20	1429	25.98	IV
	W X	390	225	152	147	24	255	112	54	50	20			
Spam	X	24	35	25	22	19	15	20	25	18	47	1336	24.29	VIII
	W X	240	315	200	154	114	75	80	75	36	47			
TOTAL		250	250	250	250	250	250	250	250	250	250			

TABLE 1.5
MODEL FIT SUMMARY

No.	Test Factor	Value	Criteria*	Result
1	Chi-Square	123.64	p>0.05	1% level
2	Chi-Square / DF (54)	2.290	2.0–5.0	Good Fit
3	GFI (Goodness-of-fit index)	0.922	>0.90	Good Fit
4	AGFI (Adjusted goodness-of-fit index)	0.919	>0.90	Good Fit
5	CFI (Comparative fit index)	0.912	>0.90	Good Fit
6	NFI (Normed fit index)	0.909	>0.90	Good Fit
7	TLI (Tucker-Lewis index)	0.906	>0.90	Good Fit
8	RMSEA (Root mean square error of approximation)	0.062	<0.07	Good Fit

* Criteria recommended by Hu and Bentler (1999) [53] and Hair et al., (1998) [54]

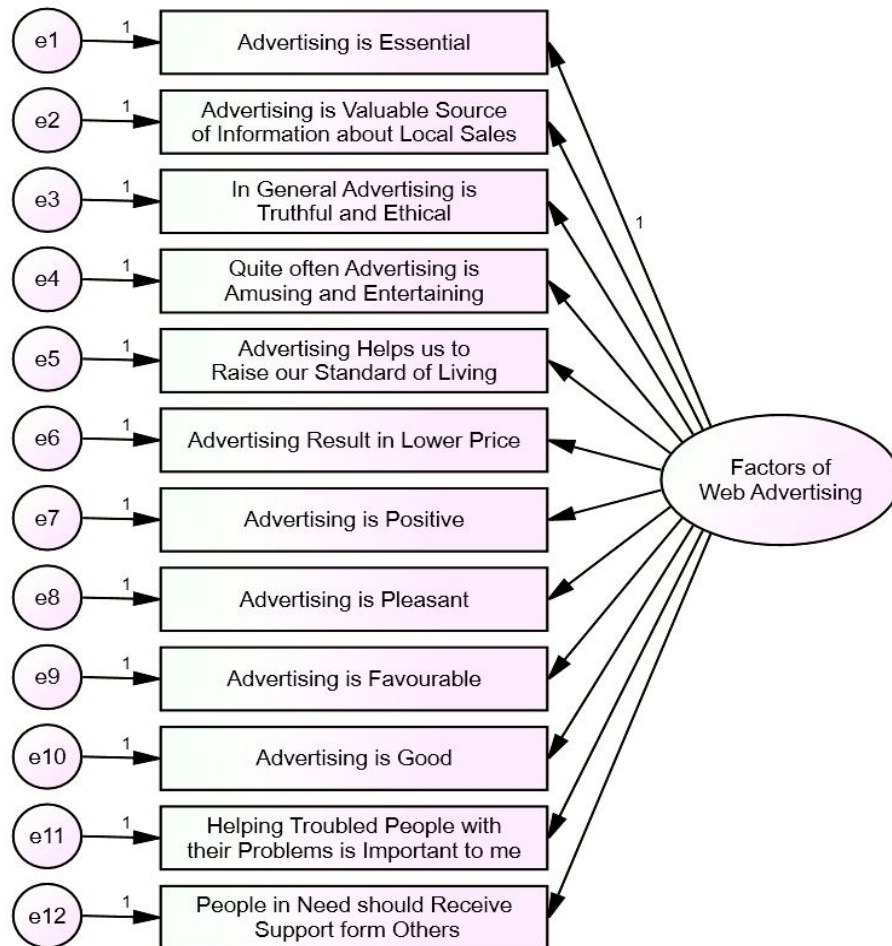
TABLE 1.6
REGRESSION WEIGHTS

Hypothesis No.	Endogenous Variables	Exogenous Variables	Estimate	S.E.	C.R.	'p' value
H ₁	Factors of Web Advertising	Advertising is essential	1.000			
H ₂		Advertising is valuable source	-0.116	0.252	-0.461	0.645 ^{NS}

Hypothesis No.	Endogenous Variables	Exogenous Variables	Estimate	S.E.	C.R.	'p' value
		of information about local sales				
H ₃		In general advertising is truthful and ethical	1.050	0.375	2.802	0.005*
H ₄		Quite often advertising is amusing and entertaining	1.443	0.441	3.273	0.001*
H ₅		Advertising helps us to raise our standard of living	1.191	0.400	2.975	0.003*
H ₆		Advertising result in lower price	0.874	0.333	2.628	0.009*
H ₇		Advertising is positive	1.501	0.446	3.363	0.000*
H ₈		Advertising is pleasant	0.852	0.336	2.534	0.011**
H ₉		Advertising is favourable	1.017	0.366	2.777	0.005*
H ₁₀		Advertising is good	1.227	0.395	3.103	0.002*
H ₁₁		Helping troubled people with their problems is important to me	2.104	0.586	3.589	0.000*
H ₁₂		People in need should receive support from others	1.972	0.562	3.511	0.000*

Note : * - Sig. at 1% level; ** - Sig. at 5% level

FIGURE NO. 1 (SEM)
 FACTORS AFFECTING THE EFFECTIVENESS OF WEB ADVERTISING - HYPOTHESES FORMULATED MODEL



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**IDENTIFYING FACTORS IMPACTING EMPLOYEE ENGAGEMENT IN PUBLIC SECTOR
BANKS**

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ABSTRACT

Employee engagement is decisive to any organization that seeks to retain their valued employees. It is very important for effective utilization of human resource and smooth running of the organization. Employee engagement is positively related to organizational commitment. An engaged employee is fully committed towards the job as well as organizational goals and objectives and gives complete loyalty to the organization. The aim of the present research is to conduct a cross-sectional study to discover the antecedents of Employee engagement in nationalized banks.

Keywords: Employee engagement, nationalized banks, organization commitment

1. INTRODUCTION

The term employee engagement was firstly used by the human resource practitioners and business firm, but in academic community the concept was rarely discussed. Kahn (1990) was the first academic researcher to define the concept of employee engagement. According to Kahn (1990) employee engagement is the level of commitment and involvement of the employees towards their organization and its values. In a study about antecedent and consequences of employee engagement, Saks (2006) defines employee engagement as the extent to which an individual is attentive and absorbed in the performance of his/her roles. It is the positive feeling that employees have towards their jobs and also the motivation and effort they put into it.

Employee engagement is decisive to any organization that seeks to retain their valued employees. It is very important for effective utilization of human resource and smooth running of the organization. Without employee engagement, an organization cannot survive for a long period of time. Engaged employees strengthen the organizations' competitive advantage and generate favourable business environment. Engagement is one of the important and powerful strategy to attract, nurture, retain, respect and manage the manpower of the organization.

One of the first challenges presented by the literature is the lack of a universal definition of employee engagement. Kahn (1990:694) defines employee engagement as "the harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances". The cognitive aspect of employee engagement concerns employees' beliefs about the organisation, its leaders and working conditions. The emotional aspect concerns how employees feel about each of those three factors and whether they have positive or negative attitudes toward the organisation and its leaders. The physical aspect of employee engagement concerns the physical energies exerted by individuals to accomplish their roles. Thus, according to Kahn (1990), engagement means to be psychologically as well as physically present when occupying and performing an organisational role.

2. LITERATURE REVIEW

Saks (2006) openly showed that job characteristics provide the opportunity for individuals to work effectively and to become more engaged. Job characteristics are those tasks that provide challenging work, variety, use of different skills and opportunity to make important contributions (Kahn, 1992). According to Saks (2006) leadership style is considered as an important antecedent of employee engagement. The relationship between supervisor and worker plays effective role in employee engagement. If supervisor is supportive, open communicative and has good relationship with employees, then turnover intention is likely less and more engaged with organization. He also argued that employees will be more likely to be engaged towards the job to the extent that they receive the amount of rewards and recognition on their job performances. The organization should have good reward and recognition system and provide certain compensation and benefits to improve the level of engagement among employees.

Employee engagement is directly related with the job satisfaction. If an employee is engaged towards the work, definitely he/she will be fully satisfied with the job. Engaged employee is a satisfied employee. Therefore it is very important for the organization to make their employees engaged by providing various financial and non financial incentives and assign the task according to their area of interest. This will make the employee more appreciative of his job and satisfied with his career. High levels of job satisfaction increase the job performance and job commitment of the employees. Job satisfaction is most influencing factor of employee engagement. If

an employee is not satisfied with his job, he will never be engaged. Only a satisfied employee can become an engaged employee. Therefore it is very essential for an organization to look that the job for which the employee has been recruited matches with his career goals. If the job is according to the interest of the employees then he/she would ultimately feel satisfied with his/her job and will be engaged towards their work in achieving the organizational goals and objectives.

Employee engagement is positively related to organizational commitment. Commitment refers to a person’s attitude and attachment towards their organization (Saks, 2006). An engaged employee is fully committed towards the job as well as organizational goals and objectives and gives complete loyalty to the organization (Kumar & Swetha, 2011).

The aim of the primary research is to conduct a cross-sectional study. The purpose of the study is to discover the antecedents of Employee engagement in nationalized banks.

3. RESEARCH METHODOLOGY

Surveys were distributed directly to about 300 employees using convenience and judgemental sampling method, over a two month period during March 2017 to May 2017 at Jaipur City. The questionnaire was structured into four main substantive sections. In the first section, respondents were asked about their demographic profile, which included gender, age, and experience, designation information. The next section captures information regarding dependent responsibilities, Earning Responsibility and Leave arrangements in present organization. The next sections define dimensions for employee engagement, factors affecting employee engagement in the bank, elements of job behavior. The present study used a non-comparative Likert’s Scale technique for measuring attitude. The respondents were asked to rate different items capturing their perception using a 5-point likert type scale where 5 indicated Strongly Agree while 1 represented Strongly Disagree. Researcher has used data analysis tools such as advanced Excel and the SPSS along with suitable statistical tests to analyze the data.

4. RESULT

Table: Sample Demographics

Dimension	Categories	Frequency	Percentage
Age	20-30	90	30%
	30-40	102	34%
	40-50	72	24%
	50-above	36	12%
Gender	Male	180	60%
	Female	120	40%
Designation Management Level	/ Manager	48	16%
	Officer	96	32%
	Clerk	156	52%

Table: Factors Affecting Employee Engagement

Factors	Scale items	Variable Name
Work environment	Work environment at company is good	Work_Env1
	There is diversity in my job	Work_Env2
	Treated with respect by co-workers, supervisor and management	Work_Env3
Supervisor support	My supervisor cares about my opinions.	Sup_Suprt1
	My supervisor strongly considers my goals and values.	Sup_Suprt2
	My supervisor shows very concern to me	Sup_Suprt3
Rewards and Recognition	My organization provides rewards for efficient worker	Rwd_Recog1
	Bank provides adequate training and development opportunities	Rwd_Recog2

Factors	Scale items	Variable Name
	I receive praise from your supervisor.	Rwd_Recog3
	My organization cares about my opinions.	Rwd_Recog4
Pay and benefits	Benefits provided are more lucrative in comparison to others	Pay_Benft1
	I have good opportunities for salary increase.	Pay_Benft2
	Total compensation is competitive.	Pay_Benft3

In the present section, we attempt to examine the impact of work related factors like Work environment, supervisor support, pay and benefits, Rewards and Recognition on Employee Engagement. Following hypothesis is developed to test the relation.

H (Null): Factors identified are not responsible for employee engagement in public sector banks.

H (Alternate): Factors identified are responsible for employee engagement in public sector banks.

To test this hypothesis multiple regression analysis is applied. Regression analysis is a statistical process for estimating the relationships among variables. It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable and one or more independent variables. More specifically, regression analysis helps one understand how the typical value of the dependent variable (or 'Criterion Variable') changes when any one of the independent variables is varied, while the other independent variables are held fixed. In present study, linear regression analysis is used to identify the factors contributing employee engagement in public sector banks. Employee engagement is considered as dependent variable and factors like Work Environment, Supervisor Support, Rewards and Recognition, pay and benefits are considered as independent factors. Result of regression analysis is tabulated below.

Table: Multiple Regression analysis

Variables Entered/Removed ^b						
Model	Variables Entered		Variables Removed		Method	
1	Pay_Benft3, Pay_Benft1, Rwd_Recog4, Rwd_Recog1, Work_Env2, Rwd_Recog2, Sup_Suprt1	Work_Env1, Pay_Benft2, Sup_Suprt3, Sup_Suprt2, Work_Env3, Rwd_Recog3, Sup_Suprt1	.		Enter	
a. All requested variables entered.						
b. Dependent Variable: Engagement						
Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.635 ^a	.403	.376	.53043		
a. Predictors: (Constant), Pay_Benft3, Work_Env1, Pay_Benft1, Pay_Benft2, Rwd_Recog4, Sup_Suprt3, Rwd_Recog1, Sup_Suprt2, Work_Env2, Work_Env3, Rwd_Recog2, Rwd_Recog3, Sup_Suprt1						
ANOVA ^b						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.368	13	4.182	14.864	.000 ^a
	Residual	80.468	286	.281		
	Total	134.837	299			
a. Predictors: (Constant), Pay_Benft3, Work_Env1, Pay_Benft1, Pay_Benft2, Rwd_Recog4, Sup_Suprt3, Rwd_Recog1, Sup_Suprt2, Work_Env2, Work_Env3, Rwd_Recog2, Rwd_Recog3, Sup_Suprt1						
b. Dependent Variable: Engagement						
Coefficients ^a						

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.924	.169		5.463	.000
	Work_Env1	-.015	.024	-.033	-.625	.532
	Work_Env2	.070	.026	.152	2.721	.007
	Work_Env3	.076	.038	.131	2.010	.045
	Sup_Suprt1	.064	.052	.105	1.228	.220
	Sup_Suprt2	.036	.026	.076	1.401	.162
	Sup_Suprt3	-.005	.022	-.011	-.213	.831
	Rwd_Recog1	.091	.034	.171	2.712	.007
	Rwd_Recog2	.152	.031	.284	4.921	.000
	Rwd_Recog3	.111	.033	.205	3.415	.001
	Rwd_Recog4	.038	.027	.077	1.373	.171
	Pay_Benft1	-.024	.046	-.039	-.535	.593
	Pay_Benft2	.080	.029	.136	2.756	.006
	Pay_Benft3	.033	.024	.069	1.354	.177

a. Dependent Variable: Engagement

The final Regression model with 13 independent variables entered in the analysis. Six independent variable explains almost 38% of the variance of causes of the overall employee engagement in public sector banks. The regression coefficients, plus the constraints are significant at 0.05 levels. The ANOVA analysis provides the statistical test for overall model fit in terms of F Ratio.

With the above analysis it can be conclude that factors like diversity in job responsibility; respect by co-workers, supervisor and management; reward and recognition of effective workers; adequate training and development opportunities; and opportunities for salary increase explain employee engagement in public sector banks. From the above analysis, we can reject the null hypothesis and state that there are factors related to work environment, rewards system, and benefits responsible for employee engagement in public sector banks.

5. CONCLUSION AND SUGGESTIONS

Present study attempts to analyse the antecedents of employee Engagement like work environment, Supervisor support, Rewards and Recognition and Pay/ benefits. It can be concluded that employees of public sector banks perceive that their Work environment at banks are not good. From the mean value analysis reveals that employees do not like present bank Work environment as there is a lack of diversity in the job. They also have low perception towards respect given by co-workers, supervisor and management for their work and commitment.

Supervisor support plays a substantial role in increasing employee job satisfaction. From the mean value analysis reveals that employees of public sector banks give low score towards their supervisor support. Employees believed that their supervisor is not concern about their opinion. They also agreed from the fact that their senior/supervisor also did not consider junior goals and values towards the goal.

Employees of public sector banks did not believe that their organization/bank top management do not provides rewards and praise for efficient worker. Employees are also not satisfied with the training and development opportunities provided by bank management. Employee also expresses concern about the non-consideration of their opinions in decision making. From the mean value analysis reveals that employees perceived that perks and benefits provided to them are lucrative in comparison to others. However, employee of public sector banks agreed on the fact that their organization provides inadequate opportunities for salary increase and also the total compensation is non-competitive.

The foregoing discussion concludes that the employee engagement is a good indicator for success of any organization. The organizations should focus on employee engagement to boost their growth and to get a competitive advantage. An engaged workplace encourages commitment and energy among the employees of the organization to improve production and business performance. High levels of engagement in domestic and global firms promote retention of talent, foster customer loyalty and improve organizational performance and overall stakeholder's value. It is concerned about maximum utilization of organization's assets in order to gain competitive advantage in the market.

Banks are required to construct a trust based relationship with employees as excellent service delivery is one of the hallmarks. They should invest in employee engagement by influencing the attitudes and behavior of employees, as it leads to business outcomes and customer satisfaction. Bank need to identify the expectations of employees in terms of support that can be provided for achieving a better work life balance and advancement in career with job continuity .

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CONVERGING HR PRACTICES & ENTREPRENEURSHIP: PROMOTING INNOVATION

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ABSTRACT

Entrepreneurship and innovation have become most essential elements of the organizations. Entrepreneurship is to establish organizations rather than the process of new venture creation. The main aim of the article was to understand the role of human resource practices in the promotion of entrepreneurship and innovation within the organization. It has been found that collectively all these HR practices promote innovation by encouraging employees to identify their potential and talent. The HR practices in organizations have been developed to include activities like recruitment and selection, performance management (succession planning and talent management). HR practices are positively associated with entrepreneurship and innovation.

Keywords: HR practices, innovation, development, entrepreneurship.

INTRODUCTION

Today's scenario, the business world is going through constant innovations. In this scenario, business leaders are looking to bringing unique and creative solutions that make them responsive towards innovations. Human resource practices have latent to increase company's latent to respond well to vibrant business environment. According to Maalej, Rabii, Amami, Inees and Saadaoui,(2012) the concept of entrepreneurship can be related to something new in any vibrant of a business environment. According to Laursen and Foss,(2013) Human resource practices have evolved immensely and become crucial for the companies in terms of managing people and their performance, work, creativity and employee commitment. There are various practices of HR which plays an important role in the success or failure of an organization (Laursen and Foss, 2013). The major HR practices that help in building entrepreneurial practices are recruitment and selection, training and development and performance management. Recruitment and selection practices can be identified to develop a potential of an individual. The changes in recruitment and selection practices have helped to companies to hire personnel with different qualities (French, Ray and Rumbles, 2010). It is also considerable HR practices as training and development. The companies provide training as per skill of an individual and on the basis of the requirement of the market and the organization. Thus, the employee can accept the changing environment like cultural, technological, demographic etc. performance management is also define in the another way of entrepreneurship and innovation differently...elements like succession planning, talent management, knowledge management is a part of innovative performance management and also affects entrepreneurship and innovation positively.

OBJECTIVE OF THE STUDY

The objective of the study is to understand the role of converging HR practices on promoting entrepreneurship and innovation in the organizations. In order to understand the relationship between HR practices and the business activities, the following objectives were defined:

- To identify the converging HR practices and entrepreneurship
- To identify HR practices and their role in growing firms
- To identify the role of HR practices in promoting entrepreneurship and innovation

LITERATURE REVIEW

HR PRACTICES IN GROWING FIRMS

The application of HR practices in growing firms is changing extremely. According to Burma, (2014) in order to remain competitive the companies need to focus on recruiting employees whose skills match the requirement of the company and also possess professional attributes. HR policies are designed to promote the flexibilities, working hours, work environment, workforce etc. HR practices are always inclined towards ensuring employee motivation and turnover intention. Rose and Kumar, (2006) high motivation has positively associated with effective performance management. Thus, HR practices are implemented in a considered in growing firms.

Success of a company can be ensured if the employees are able to give their best to complete assigned task or duties. Growing firms give preference to the fact that employees require significant amount of training and development of skills (Jiang et al., 2012). HR departments aim at overall development of employees, training, among growing firms are not restricted to disseminating work related knowledge sharing like personality development, stress management and communication skills (Buller & McEvoy, 2012). It makes employees self-learning, self-development activities which is the basis of innovation and entrepreneurship.

HR PRACTICES IN PROMOTING ENTREPRENEURSHIP

It has been observed through various studies that HR practices are consistent, they enhance one another so that behaviors of the employees. (Heneman & Tansky, 2002; Huselid, 1995; Delery & Doty, 1996).

Hornsby, Kuratko, and Montagno (1999) have identified appropriate use of rewards, provision of management availability of resources for innovation an organizational learning and individual risk taking. As success factors that promote in the organizations.

HR practices such as selection, training, performance management, career development was introduced by Twomey and Harris, (2000). As per their study these practices encourage both entrepreneurial and intrapreneurial behaviors amongst employees.

Hayton (2004) provides evidence that practices promote entrepreneurship and this relationship is strongest for firms in high technology industries. From all the above studies, it is evident that HR practices are needed to foster entrepreneurship amongst the employees on behavior.

HR PRACTICES IN PROMOTING INNOVATION

Innovation is the prime motive of every entrepreneur. Innovation is important for every organization. Organizations to create its distinctive identify and the company can get leading edge on its competitors. HR is positively significant for innovation in companies. HR practices also help entrepreneurs to be innovative (Schuler, Jackson, & Tarique, 2011). HR departments have designed office environment where employees can work freely and it is beyond the organizational structure (Curado, 2006). Google is one of the most renewed and reputed organization that HR practices and policies, such that its culture, environment, innovation and creativity among employees (Prieto & Perez-Santana, 2014).

Somech, Desivilya, & Lidogoster, (2009) suggested that team building and fun activities are the activities of the innovative HR practices. It is the most effective scenario of promoting coordinated work environment among employees.

HR practices are being designed in such a way that employee's shouldunderest and the value of team work and open communication and innovation within the organization. Quintana, (2016) have argued that the direct link between HRM and innovation is explored largely. HRM motivates employees to perform well through better incentives, appreciation and recognition.

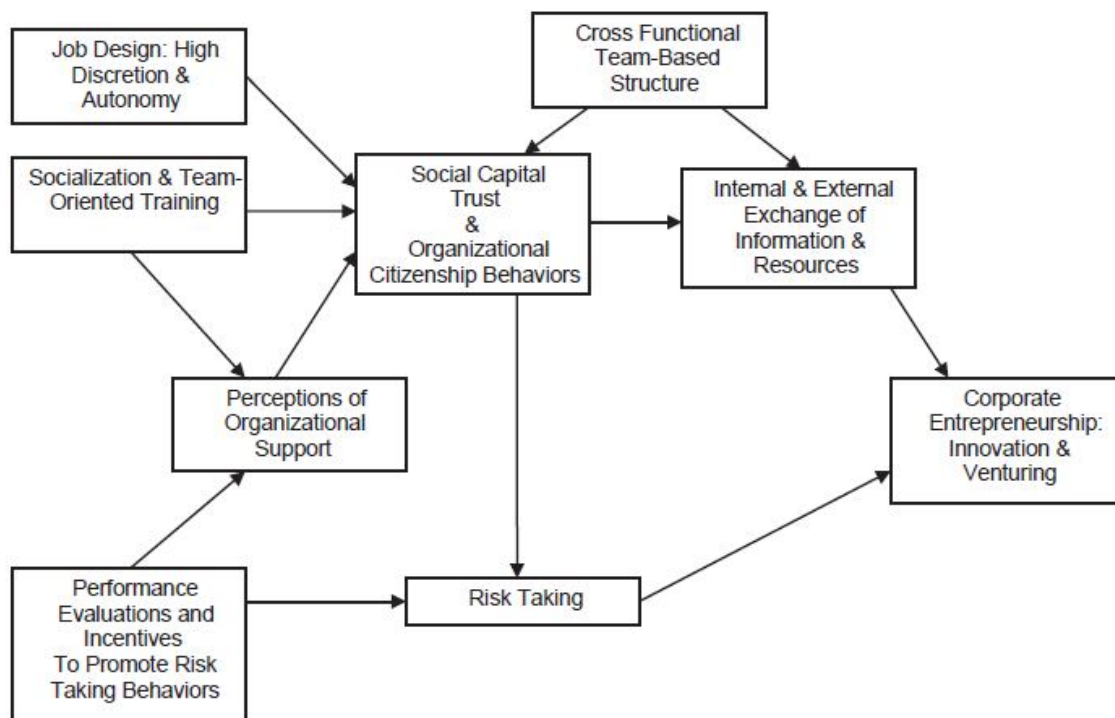
Training is another area of HRM that brings huge changes in the arena of innovation. Companies provide different kind of training to the employees to generate the ideas for the business challenges or contribute in the organizations (Posner, Rothbart, & Tang, 2015). Training makes employees committed towards their work which is essential for the innovation. To improve the decision making process, the help of emotional intelligence training is common HR managers (Grant, 2007). Thus, HR practices towards innovation within the organization in various aspects.

CONVERGING HR PRACTICES AND ENTREPRENEURSHIP AND INNOVATION

There is some convergence in the literature concerning key elements of the HRM. This review has focused upon the various HR practices that are believed to influence the entrepreneurship and innovation. Hayton, (2005) has given a conceptual framework between HRM and entrepreneurship and innovation. This framework is several assumptions regarding the mechanisms by which HR practices influence entrepreneurship and innovation:

- Entrepreneurship and innovation is supported by organizational learning.
- Framework assumes that organizational learning is dependent upon the exchange of knowledge of employees and between employees and external partners and stakeholders.
- The internal and external exchange of knowledge is founded upon the formation of trust and social.
- Discretionary behavior in the form of organizational citizenship, trust, and social capital are reciprocally related and are therefore include as a single mediating construct to simplify the model.
- Social capital, knowledge exchange performs as important mediators in the association between HRM practices highlighted by this literature review and CE

Fig.1: conceptual framework for the relationship between HRM and corporate entrepreneurship and innovation



Source: J.C. Hayton/ human resources management review 15(2005) 21-41

DISCUSSION AND CONCLUSION

On the basis of literature review HR practices entrepreneurship and innovation, it can be stated that human resources (HR) practices help in promoting entrepreneurship and innovation within the organization. The companies have come up with one motive of becoming highly productive organizations and always looking forward to providing better work culture to their employees. Entrepreneurship is the fundamental that demands newness in every aspect of a business and human resource practices helps in achieving the same.

It has been found that recruitment and selection allow acquiring those people who has right kind of skills and potential. Training and development helps to build the confidence level of employees along with increasing their capabilities. Training and development also led towards generation of new ideas through brainstorming, network training and other techniques of development. Performance management is one of the significant elements of human resource practice that promotes entrepreneurship and innovation. The companies encourage employees to participate and show their involvement in the company's affairs. It also enables an organization to become innovative and fostering employees to give their best at organizational set up.

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REGIONAL RURAL BANKS IN INDIA- A STUDY ON THE RECOVERY SCENARIO OF THE ASSAM GRAMIN VIKAS BANK**Dr. Govinda Prasad Bhandari**Associate Professor, School of Business, The Assam Kaziranga University, Jorhat

ABSTRACT

The present study focusses to understand the recovery scenario of the Assam Gramin Vikas Bank (AGVB). The time period taken for the study period is 10 years i.e from 2007 to 2016. In the study emphasis is provided to know the recovery position of the AGVB in the farm and as well as in the non-farm sector. It is observed that the recovery percentage is better in the non-farm sector in comparison to the non-farm sector. The study is carried out on the basis of secondary data collected from the annual reports of the Assam Gramin Vikas Bank. Data are compiled and certain statistical tools like average, Standard deviation and the 't' test along with graphical presentation are used for the analytical purposes. The statistical analysis proves that there is a significant difference between the demand for loans and the recovery performance in the farm sector and the non-farm sector of the AGVB. The study ends with prime findings and conclusion.

Key Words: AGVB, Demand, Recovery, Farm-Sector, Non-Farm Sector.

INTRODUCTION

The Assam Gramin Vikas Bank (AGVB) is one of the Regional Rural Bank located in the State of Assam. The Assam Gramin Vikas Bank which is the only restructured RRB of the North-East Region was established in the year 2006 by merging the previous banks like Pragjyotish Gaonlia Bank, Lakhimi Gaonlia Bank, Cachar Gramin Bank & Subansiri Gaonlia Bank. It is operated in the 25 districts out of 27 districts of the state. The Assam Gramin Vikas Bank enjoys the status of the Scheduled Commercial Bank as listed in the Reserve Bank of India.

The Assam Gramin Vikas Bank prime objective is to give maximum emphasis in the development of the rural economy by providing credit for agriculture, MSMSE, trade & services, and other productive activities with thrust on productive credit to small and marginal farmers, agricultural labours, artisans, small entrepreneurs, SHGs etc. It is working to uplift the rural poor, employment to youth, and strengthening of agriculture etc. It is functioning to bring banking literacy to each household and bring development by providing banking facilities to all the needy areas and the people of the rural oriented economy of the state of Assam.

In the present study it is tried to know how the Assam Gramin Vikas Bank is utilizing its assets and performing to bring efficiency in the recovery position since its inception to till now. Bank's does business with people's money, therefore portfolio management must be suitable enough to earn good profit to the Bank. Efficiency of a bank also counts on how well-organized the Bank is in asset management without having much pressure of non-performance assets (NPA). In the current research it is tried to understand the recovery of position of the Assam Gramin Vikas Bank from period 2007 to 2016.

LITERATURE REVIEW

Some of the research papers reviewed for the current study are the following-

The Narasimham Committee (1998) highlighted that while settling their functions as sources of rural credit and mobilisers of rural savings, RRBs should not overlook the importance of financial feasibility and operational ability. The productivity, profitability and solvency of the RRB's must be maintained and continued to enable them to function as an effective and capable institution of rural credit'.

Kausik (1999) in his study on credit productivity of RRB has found an inverse relationship between credit assets and credit productivity. He had the view that this has been due to the low income generation, lack of suitable skills and infrastructural facilities. His paper suggested that rural banks need to provide adequate credit and as well as good skillfulness and training facilities to the receivers.

Bose (2005) concluded that the inception and expansion phase (1976-1990) saw speedy growth of the RRBs deeds; the reform phase (1991-2002/3) raised the productivity of these banks which at the cost of massive rural disintermediation, particularly of the focused borrower categories; and the most recent phase of stock taking and perhaps some repositioning to strike a balance in the problem of `viability versus outreach.

Hadi and Bagchi (2006) evaluated the performance of RRBs in India in general and in West Bengal in particular. His study focused the progress of the RRBs in West Bengal in terms of expansion of branches, credit expansion and deposit mobilization since beginning to till the period of June 2001.

Kumar (2008) in his paper observed that amalgamation is a big problem to the credit starving poor. According to his study most of the credit starved poors are the small and marginal farmers, agricultural and landless labourers, and the artisans. He suggested for the immediate action of the de-amalgamation of RRBs in the attention of the huge mainstream of the rural poor. At the same time in the present context competition with the other financial institutions helps in the improvement of performance level and the survival of RRBs.

Again Ibrahim (2010) mentioned that the RRBs in India were established during the era of 1975 which basic objective was to provide the banking facility to the country poor people and thereby accumulating the rural saving and need to provide credit to the village people like of small and marginal farmers, small scale industries, village artisans and craftsmen etc. who failed to get credit from cooperative institutions and others.

OBJECTIVES OF THE STUDY

The various objectives proposed for the current study are the following:

1. To know on the general outlook of the operation of the Assam Gramin Vikas Bank
2. To understand about the farm sector recovery position of the Assam Gramin Vikas Bank from period 2007 to 2016.
3. To understand about the non- farm sector recovery position of the Assam Gramin Vikas Bank from period 2007 to 2016.

Hypothesis: Hypothesis framed for the current study are:

1. H₀- There is no significance difference between the demand for loans in the farm sector and the non-farm sector.
H₁- There is significance difference be between the demand for loans in the farm sector and the non-farm sector.
2. H₀- There is no significance difference between the recovery in the farm sector and the non-ferm sector
H₁- There is significance difference between the recovery in the farm sector and the non-ferm sector.

METHODOLOGY

To reflect the above objectives into reality secondary source of data are collected from the period 2007 to 2016 which is of ten years. All the secondary data are collected from the various year's annual reports of the Assam Gramin Vikas Bank. As per requirement of the study parameters secondary raw data are compiled and accordingly data are fitted in tables. In the study for effective analysis graphs and statistical tools like average, Standard deviation and the 't'-test etc. are used. Hypotheis are framed and proved with 't'-test analysis.

A SNAPSHOT OF THE ASSAM GRAMIN VIKAS BANK

In order to understand the working of any organization a snapshot provides a broad view of the organization and helps the reader to know about the general working picture of the organization. Overall it provides a general perspective of the functioning of an organization.

Table-1 demonstrates a general overall view of the Assam Gramin Vikas Bank. It is observed that the number of branches of the AGVB in 2007 were 355 branches having 4.96 staffs per branch. By 2016 the total number of branches of the AGVB increased to 410 branches with the average staffs per branch increased to 5.18 persons. Over the years the number of branches increased by 1.15 times whereas the number of staffs per branch increased by only 1.04 times. In the year 2007 average number of branches per district were 14.2 branches, which has actually fallen to 13.23 branches per district in 2016. Similarly deposit per branch of the AGVB in 2007 was Rs.55344.43 thousand which increased to Rs. 180047.6 thousand in 2016. Over the years deposit per branch increased by 3.25 times. Over the same time period loans and advances of the AGVB per branch increased from Rs. 29511.44 thousand to Rs. 96338.36 thousand per branch which is 3.26 times and is almost equal to the increase of deposit per branch of the AGVB. The credit deposit ratio of the AGVB in 2007 was 53.32 per cent which marginally increased to 55.98 per cent in 2016.

Table-1: A Snapshot of the Assam Gramin Vikas Bank

(Amount in Rs. Thousand)

Year	Number of Branches	Average Number of Branches Per District	Staffs Per Branch	Deposit Per Branch	Loans & advances Per Branch	Credit-Deposit Ratio of AGVB
2007	355	14.2	4.96	55344.43	29511.44	53.32
2008	355	14.2	4.89	66673.89	34483.01	51.72
2009	355	14.2	4.84	81169.79	39410.01	48.55
2010	356	14.24	4.77	97257	45455.98	46.74
2011	362	14.48	4.79	120895	57260.40	47.36
2012	369	14.76	4.74	132335.7	70503.10	53.28
2013	374	14.96	5.04	147895.7	83249.36	56.29
2014	396	15.84	5.15	162372.9	92618.76	57.04
2015	404	16.24	5.28	182730.7	96338.36	52.72
2016	410	13.23	5.18	180047.6	100785.2	55.98

Source: Calculated by the Researcher on the Annual Report Data of AGVB (Various Issues)

RECOVERY PERFORMANCE IN THE FARM-SECTOR

Timely recovery of the loans and advances is highly important for any financial institution for its survival. A good recovery of a bank or the financial institution depends upon how it has spread its loans and advances to its good customers and the quality practice it has adopted for the collection of the loans and advances. The better the procedure, better and smooth will be the recovery of loans and advances from the business operation.

Table-2 reflects the farm-sector recovery performance of the AGVB. It is observed that farm sector demand of loans and advances in 2007 was Rs. 632010 thousand and the recovery was Rs. 252301 thousand. In 2016 the demand amount increased to Rs. 4417733 thousand whereas recovery amount reached to Rs. 2871526 thousand. Over the years demand amount increased by almost 9 times whereas the recovery amount increased by 11.39 times. The recovery percentage in 2007 was 39.88 per cent which increased to 65 per cent in 2016.

Table-2: Farm- Sector Recovery Performance of the AGVB

(Amount in Rs. Thousand)

Year	Demand	Recovery	Recovery (%)
2007	632010	252031	39.88
2008	848296	305137	35.97
2009	1294310	891236	68.86
2010	997515	566650	56.81
2011	1007470	587743	58.34
2012	1252239	780044	62.29
2013	1638493	1013626	61.86
2014	3602256	2373887	65.90
2015	3602256	2373887	65.90
2016	4417733	2871526	65.00
Average	1929257.8	1201577	58.08
SD	1386665.86	962165	11.26

Source: Calculated by the Researcher on the Annual Report Data of AGVB (Various Issues)

RECOVERY PERFORMANCE IN THE NON- FARM SECTOR

In similar manner table-3 shows the non-farm sector recovery scenario. It is observed that in 2007 the demand for loans and advances in the non-farm sector was Rs.2480482 thousand and the recovery amount was Rs.1980203 thousand, over the years demand amount increased to Rs. 7484494 thousand and the recovery amount increased to Rs. 5592148 thousand. The increased in demand over the years is 3.02 times and the increased in the recovery of non-farm sector is 2.82 times. It is also observed that the recovery percentage in the non-farm sector was 79.83 per cent in 2007 which has actually declined to 74.72 per cent in 2016. Over the years there has been declining trend of recovery percentage in the non-farm sector of the AGVB.

Table-3: Non-Farm Sector Recovery Performance of the AGVB

(Amount in Rs. Thousand)

Year	Demand	Recovery	Recovery (%)
2007	2480482	1980203	79.83

2008	2882364	2034333	70.58
2009	3475033	2468012	71.02
2010	3678844	2710430	73.68
2011	3899143	2868706	73.57
2012	4772843	3442485	72.13
2013	5098753	3914544	76.77
2014	6112153	4551009	74.46
2015	5317617	4225300	79.46
2016	7484494	5592148	74.72
Average	4520172.6	3378717	74.622
SD	1541453.18	1182311	3.20928

Source: Calculated by the Researcher on the Annual Report Data of AGVB (Various Issues)

Table-4: 't'-test on the demand amount of Farm Sector and the demand amount of Non-Farm Sector

t-Test: Two-Sample Assuming Unequal Variances		
	Demand in Farm Sector	Demand in Non - Farm Sector
Mean	1929257.8	4520172.6
Variance	1.92284E+12	2.37608E+12
Observations	10	10
Hypothesized Mean Difference	0	
df	18	
t Stat	3.951604255	
P(T<=t) one-tail	0.000467714	
t Critical one-tail	1.734063607	
P(T<=t) two-tail	0.000935428	
t Critical two-tail	2.10092204	

Source: On the Basis Of Data Given in Table 3& 4

Table-5: 't'-test on the Recovery of Farm Sector and the Recovery of Non-Farm Sector

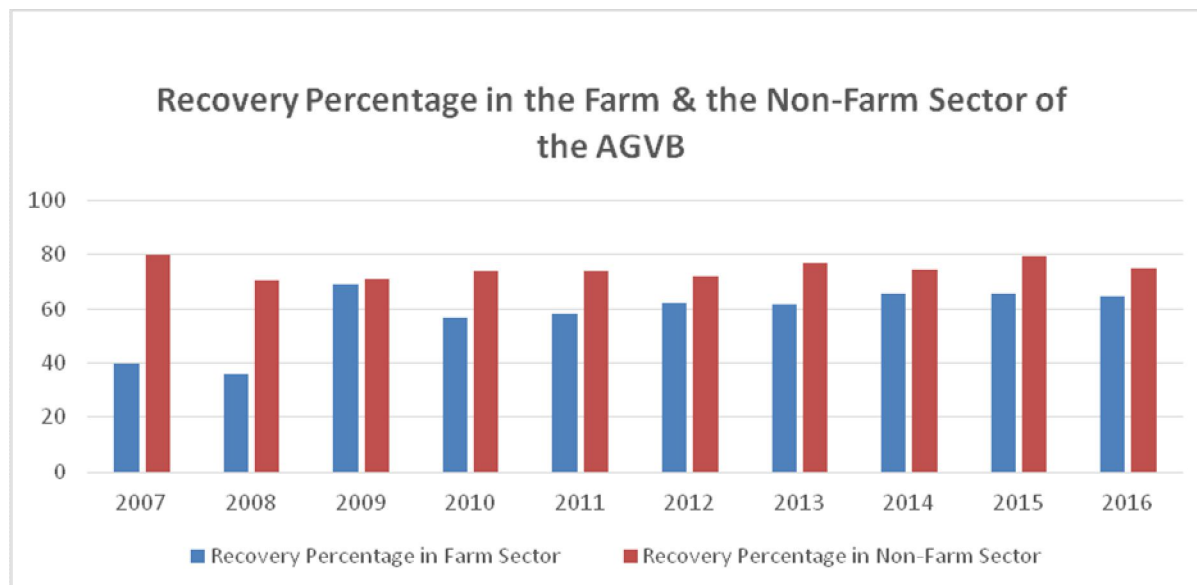
t-Test: Two-Sample Assuming Unequal Variances		
	Recovery in Farm Sector	Recovery in Non-farm Sector
Mean	1201576.7	3378717
Variance	9.25761E+11	1.39786E+12
Observations	10	10
Hypothesized Mean Difference	0	
df	17	
t Stat	4.516518997	
P(T<=t) one-tail	0.000152397	
t Critical one-tail	1.739606726	
P(T<=t) two-tail	0.000304794	
t Critical two-tail	2.109815578	

Source: On the Basis Of Data Given in Table 3& 4

Table-4 shows the 't'-test analysis of the demand of loans in the farm sector and the non-farm sector. It is observed that the 't' statistic is quite higher than the critical value of 't' and indicates that there is significant difference between the demand for loans in the farm sector of the AGVB. Therefore the null hypothesis stating about no significant difference between the demand for farm sector and the non-farm sector loans is rejected.

Similarly table-5 shows the 't'-test analysis of the recovery performance in the farm-sector and the non-farm sector of the AGVB. Here also it is found that the 't' statistic is higher than the critical value of 't' and thereby

indicates that there is significant difference between the recovery performance in the farm sector and the non-farm sector of the AGVB. So the null hypothesis which stated of no significant difference between the recovery position of the farm and the non-farm sector of the AGVB is rejected.



Source : On the Basis of Data Given in Table 2 & 3

Recovery of Loans: As far annual report of 2015-16 of the AGVB is concern, the Bank organizes recovery camps for the recovery of the loans besides conducting joint recovery drives with the help of branches/offices/sponsoring agencies/local Panchayat/Recovery Agents etc. At the same time special thrust was given to recover long sticky overdue through compromise settlement. Lok Adalats were also organised by large no. of branches and responses received was most encouraging.

FINDINGS

Some of the prime findings of the current study are the following:

1. It is observed that the credit deposit ratio in the AGVB is much lower in comparison to the other commercial banks of the country. The CD ratio which was 53.32 per cent in 2007 has marginally increased to 55.98 per cent in 2016. On the other hand the CD ratio of the scheduled commercial banks in India is 73 per cent as on March 2015.
2. It is also observed that staffs per branch the AGVB is also low comparing to the other scheduled commercial banks in India. In 2007 staffs per branch was 4.96 employees which slightly increased to 5.18 employees in 2016. Still it is a very low figure in comparison to otherscheduled commercial banks number of employees in the country.
3. It is also observed the number of branches per district is not increasing. Although there is some improvement in the number of branches per district till 2015, it is found that number of branches per districts has declined to the figure of 13.23 branches per districts in 2016. This is the lowest figure when compared the figures of all other years.
4. It is observed that the percentage figures of recovery percentage is better in the non-farm sector of the AGVB in comparison to the recovery percentage figures of the farm sector. It can be seen from the above tables that the average recovery percentage figure of the farm sector in 10 years from 2007 to 2016 is 58.08 percentage. On the other hand the average percentage figure of the non-farm sector during the same period is 74.62 per cent. The average recovery figure of the non- farm sector is quite better than the average recovery figure of the farm sector of the AGVB.
5. The 't'-test analysis shows that there is a significant difference between the demand of loans in the farm sector and the non-farm sector of the AGVB. Similarly the same analysis also pointed out of the significant difference in the recovery performance of the farm- sector and the non-farm sector of the AGVB.
6. In order to have better recovery of the loans, the AGVB is also taking the steps like joint recovery drives with the help of branches & sponsoring agencies, local Panchayats etc. Compromised settlement for long sticky loans and the conduct of Lok Adalats are also given importance by the AGVB for better and quick recovery of the credit amount.

CONCLUSION

The Assam Gramin Vikas Bank is doing it level best for the better utilization of the credit. From the observation and the study of the annual reports of the AGVB it is worth mentioning that a good number of educated youths have been persuaded to take up mainstream agriculture as a profession. Youth are taking loans for agriculture and as well as for farming of cattle, goats, piggery and poultry etc. with this they are able to enhance their economic activities and are also able to repay the loans within the time bound period. The social institutions like farmers' clubs, SHGs and Govt. Line departments have been involved in the successful implementation of the schemes. The AGVB needs to draw more attention to create awareness of banking habits and the credit available to the maximum extent. Along with that a good training facility to the village people in the right type of economic activity with credit facility from the Bank definitely improves the recovery position of the Bank in the long run in a much better way.

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RAPID URBANIZATION, SQUATTER SETTLEMENTS AND HOUSING POLICY INTERFACE IN ETHIOPIA, THE CASE OF NEKEMTE TOWN

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ABSTRACT

Housing is necessary component of human livelihood. Without appropriate shelter, people cannot meet their basic needs and participate adequately in society. Nekemte town has intensive migration, high demand of housing, a poorly developed economic base, inadequate housing policy, high levels of unemployment and incidence of poverty and squatter habitation. Hence, this paper gives an analysis on rapid urbanization, squatter settlement and housing policy interface in Nekemte town. The methodology employed here is a descriptive analysis where the sources of the data were both primary and secondary. To have reliable information all the towns' administrative divisions were selected on the basis of the magnitude of the squatting problem and its contribution to unplanned city expansion. Based on the squatter data obtained from each administrative region, samples were selected using a systematic random sampling.

The major finding of the study show that, there was a wide gap between rapid urbanization, spread of squatter settlement and housing policy. According to the research, there was high town physical expansion with illegal land holding for housing and little policy contribution to solve the problem. Hence according to land lease policy proclamation, down payment or 10 percent of the total price of the lease cost was not affordable with the actual income of the squatting people indicated in the research. Therefore, this market approach of land lease price was not inclusive approach for the poor people of the area. In addition to the down payment the proclamation guarantees the completion of construction with in the period specified under the lease contract indicates up to 24 months for small construction project, up to 36 months for the medium construction project and 48 months for large construction project. From this, everybody can investigate that, if the poor or squatting people win the land lease bid, it is difficult to construct house with in the period due to the cost in addition to the price of down payment.

Initially, integrated housing program aimed to solve the problem of the poor living in urban areas of the country in general and study area in particular. Based on the proclamation No 122/99 the one want to buy integrated house should pay 20% of the total cost and 80% is covered by bank for residential purpose. But when we see the integrated housing program housing cost whether for final or dawn payment, was very high in comparison to household monthly revenue.

Keywords: Urban, squatter settlement and housing policy

1. INTRODUCTION

Every society, whether developing or developed countries are facing some measures of housing problems and the shortage of its related facilities. The main problem in most countries is that of providing adequate number of housing with quality that is desired.

A large proportion of the urban population in developing countries live in informal settlements due largely to rapid population growth and widespread poverty. Traditional regulatory measures-price control, minimum physical standards, eradication of squatter settlements, and urban growth control have failed to improve the housing conditions among the poor. (APA Journal 1987)

In most cities, according to the United Nations Human Settlements Program (UN-Habitat), cited in global urban development magazine volume 2 (2006)

“the worsening state of access to shelter and security of tenure results in severe overcrowding, homelessness, and environmental health problems”. This global rise of urban poverty and insecure occupancy status takes place in a context of accelerated globalization and structural adjustment policies combining: (i) deregulation measures; (ii) massive government disengagement from the urban and housing sector; (iii) attempts to integrate informal markets — including land and housing markets — within the sphere of the formal market economy, especially through large-scale land ownership registration and titling programs.”

According to Solomon and Ruth McLeod (2004), the highly accelerated urban growth that Ethiopia is presently witnessing is primarily a product of high rates of natural increase and rural- urban migration. Thus like most urban centers of the developing countries, Ethiopian cities and towns are presently facing a plethora of problems including acute and ever Worsening housing shortage, insufficient solid and liquid waste management, poorly

developed access roads, not obviously clogged and smelly drainage channels, serious shortages of potable water, Inadequate health, educational services, a growing problem of unemployment and poverty. In addition to the above prospective W. Vliet and Fava (1985), stated that, the reason for the housing crises lies in the disparity between supply and demand in the low cost housing market. Demand is only partly caused by the rapidity of rural to urban migration. The more influential factor is the high rents in relation to the urban poor that they cannot afford by the low cost in market system. Squatters are unable to purchase housing in the quantities and at cost that have any reflection with their income.

Ethiopia's urban centers are characterized by a poorly developed economic base, high levels of unemployment and incidence of poverty and slum habitation. Urban unemployment is estimated to be 16.7% of the population. Available data also indicate that nearly 40% of the nation's urban dwellers live below the poverty line. An indicator of the magnitude of urban poverty is the proportion of the urban population that lives in slums about 70% of the urban population is estimated to live in slum areas. Studies made in the last five years conclude that currently housing shortages is between 900,000-1,000,000 in urban centers, and only 30% of the existing urban housing stock is in good or fair condition (IHDP; 2008)

1.2 STATEMENT OF THE PROBLEM

According to the Population Reference Bureau's, World Population Data Sheet (2002), Ethiopia is one of the least urbanized countries in the world. Even by African standards, the level of urbanization is low. While the average level of urbanization for Africa in general was 33% in 2002, Ethiopia had only 16% of its population living in urban areas. Despite the low level of urbanization and the fact that the country is predominantly rural, there is rapid rate of urban growth, which is currently estimated at 5.1% per year.

As stated by (UNCHS, 2001) cited in Wondimu Robi (2011), most African cities share the same facets of low economic development and inadequate foreign investment. Unfortunately, the highest share of urban growth rate is found in Africa. Currently, the urban areas in developing countries are unable to cope with the basic needs of the new migrants and the intensity of the problem governments, urban planners and all those involved in creating better living standards for these residents are facing is extremely high. This is evident when one looks at the pace at which the population in the urban parts has been increasing over the years and the frightening heights it is expected to reach in thirty years' time.

Illegally developed squatter settlements usually emerged at rural urban fringe as a result of land speculators buying agricultural land and laying it out without provision for adequate roads, facilities for health, education and recreation. The expectation is that government in the future would provide these basic infrastructures. In this circumstance, plots were bought, developed and occupied without necessary approval from Town Planning Authorities (Mustapha Oyewole 2009)

Much has been written about informal settlement their environmental social as well as economic impacts of urban areas. But there is research gaps whether housing policy was effective to solve the problem of rapid urbanization squatter settlements and other social issues in study area in general and no research has been done on squatting settlement at study area in particular. Therefore, this research identified the gap between the effectiveness of stated government housing policy and these social issues. Accordingly, it assessed the housing policy on urban poor to satisfy the basic housing needs in study area.

In line with the above problems, the informal or squatter settlements increasing in the study area was critical issue. Nekemte is one of the towns which located to the western part of the state with rapidly expanding urban area to all directions than any other of some western part. This is mostly for the reason that, the town serving as a transportation node to Jima, Iluababora, Bahir Dar Asosa Dambidolo and Gambela. Secondly the town had been served as administrative center for four zones of wollega which contribute for the historical expansion of the town and shape the mentality of the people to live at this center. Thirdly the proximity of the town to the above listed region. These all uniquely made the town to expand rapidly and high development of squatting people.

The process of expansion mostly illegal squatters, which reflected inappropriate implementation of land lease policy, lack of planning intervention, unaffordability of land for housing, illegal transfers of urban land for squatting people and the others are the problems of the town. These backgrounds reflected in its development, which has largely been characterized by spontaneous growth. Generally, the research identified these problems at the study area.

1.3 OBJECTIVES OF THE STUDY

1.3.1 GENERAL OBJECTIVE

The main aim of this study was to investigate and identify the urbanization, squatter settlement and policy implementation on housing tenure system at study area

1.3.2 SPECIFIC OBJECTIVES

- i. To assess the progress of the expansion of the town
- ii. To describe the responsible factors for emergence and development of squatter settlements in the town
- iii. To identify socio-economic and demographic condition of the squatter settlers in the study area
- iv. To assess the housing policy regarding squatter settlements in the town in general and the local government's action in particular.

1.4 RESEARCH QUESTIONS

Given these specific objectives, this research attempts to answer the following research questions.

- i. What are the factors which accelerate the expansion of Nekemte town?
- ii. What is the cause of squatting in the study area?
- iii. What is the socio economic condition of squatter settlements in the study area?
- iv. How the policy implemented to solve the problem of squatting?

1.5 THE SIGNIFICANCE OF THE RESEARCH

Reliable information on informal squatter settlements in the study area is important indicators of housing condition and factors for squatter settlements. Therefore, the assessment of present town development and illegal settler's is very significant to develop housing policy and to address problems related to housing. This study will contribute knowledge in the area of illegal land tenure for housing as an input for policy formulation as well as to fill knowledge gap between urbanization and illegal settlement process vs housing policy.

2. MATERIAL AND METHODS

2.1 Sources and methods of data collection

In order to achieve the objectives of the study which are stated above, and to address research problem, both primary and secondary data source have been used. Different data collection instruments used to collect data from both primary and secondary sources. Among these; in order to have reliable data concerning household and housing characteristics, a household survey was conducted through questionnaire and physical observation.

Secondary data were obtained from different sources among these, the published and unpublished materials of government and nongovernmental organizations were the major sources of policy analysis and other related literatures.

2.2 Sample design method

Squatter settlements were mainly located in the peripheral areas of the town. Nekemte was selected purposively due to its rapidly expanding towns in western part of the country and where squatter settlements are more prevalent. Secondly, to have reliable information all the towns' administrative divisions will be selected on the basis of the magnitude of the squatting problem and its contribution to unplanned city expansion. Thirdly, based on the squatter data that will be obtained from each administrative region, sample will be selected using a systematic random sampling

Table 1 sample distribution of households

S.N	Administrative divisions	Total squatter population	Sample size
1	Bakanisa Qase	375	19
2	Calalaqi	825	41
3	Bakke Jamaa	187	9
4	Dargee	274	13
5	Qasoo	476	23
6	BurqaaaJatoo	409	20
	Total	2546	125

Source; Field survey 2015

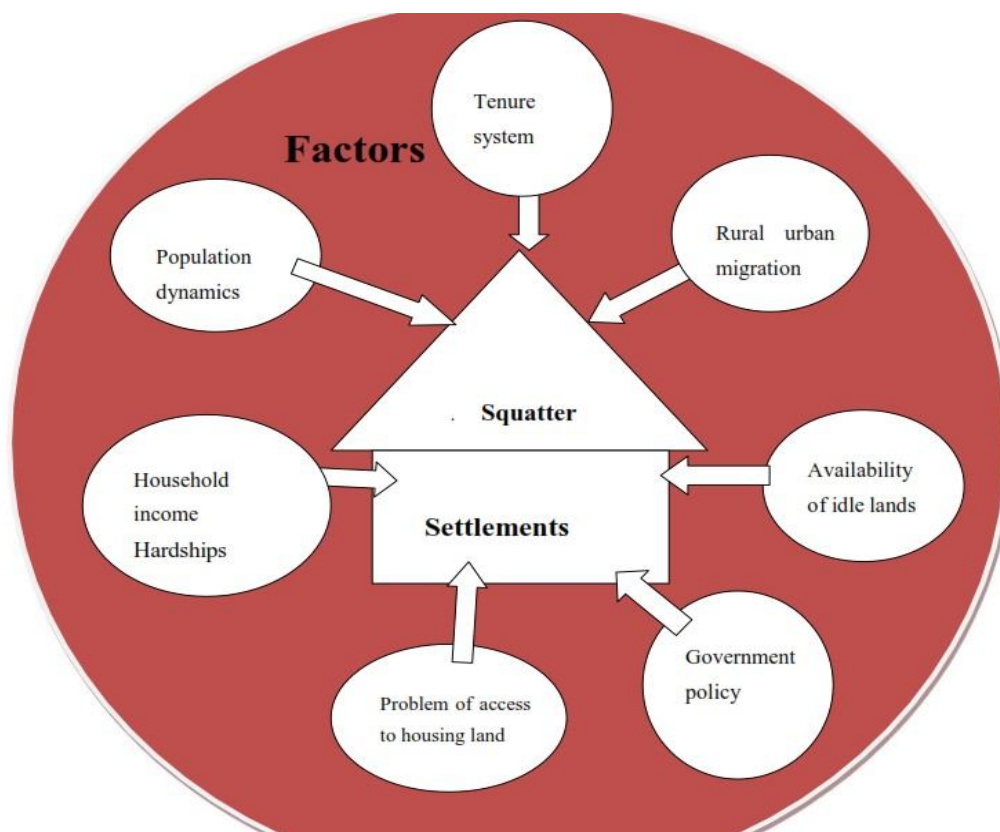
2.3 Method of data organization and analysis

The data that obtained from different sources were organized into tables, figures and maps. The nature of this study was both qualitative and quantitative approach. Qualitative research is a multi-method focus involving an interpretive, naturalistic approach to its subject matter. This means that qualitative researchers study things in their natural setting, attempting to make sense of, or interpret phenomena in terms of the meanings people bring to them. Qualitative research involves the studied use and collection of a variety of empirical materials (Denzin & Lincoln in: Riley & Love 2000:168). Quantitative method was used to describe demographic and socio economic condition of sample population.

2.4 Conceptual Framework of the research

Squatter settlements caused by many factors. These factors have strong relationships with each other. These factors were considered to be main causes of urban squatter settlements and these factors were interrelated. For instance, household income hardship has direct relationship with illegal squatting process without considering the government policy and tenure system. Income plays an important role as a primary factor which significantly affects access to housing. Income and housing have direct relationship, and as income of house hold increases, we expect that more housing will be demanded, which in turn increase the average price of housing.

Figure 1 research frame work



Source: Developed by author

The model is developed based on the assumption that, squatter settlement is highly influenced by various factors among these, access to land, tenure system, rural urban migration, household income hardship, government policy on housing, availability of idle land and urban growth population dynamics. Tenure system as the cause of squatter settlement in such a way that, housing tenure refers to the right of households over the houses and land they occupy. So, if the system ignores the urban dwellers to have such right they forced to have their own housing illegally.

The phase of urbanization in developing country in general and study area in particular takes place or expand to the rural agrarian lands or what we call sub urbanization where there is idle land or land for housing is accessible with least cost for the poor. There for most squatting over see this opportunity for housing of the three components of total urban population growth (i.e., natural growth rate, net-migration and reclassification), net migration is reckoned to be the major factor for the generally high rate of urbanization, which is fueled by a high level of rural- urban migration, for which a host of push and pull factors are at

work. The push factors are basically poverty-driven and have their roots in the deterioration of the population resource balance in the rural areas, and hence in the dwindling of the per capita ownership of cropping and grazing land as well as livestock. The pull factors, on the other hand, relate to the fact that urban areas are in general relatively better off than their rural counterparts in terms of the availability of job opportunities and social services.

As cited by Esayas Ayele (2000) since the mid-1970s the role of institutionalized forms of private housing provision was totally and it was assumed to be handled by the government. Production of housing was very expensive process for the poor in urban areas which need high investment, indirectly which needs strong and open government housing policy which invites internal and external investors for the housing production. The government policy should give special attention for the urban poor.

Local governments were elected to provide or to insure adequate provision of service to their constituencies. Development objectives in principle chosen democratically, guided the action plan of the governments. Urban government objectives can be; creating an efficient spatial urban structure improving the quality of the environment increasing housing affordability decreasing a commuting time avoiding congestion in the city center increasing employment opportunities.

To activate those objectives, planning tools comprise land use regulations, infrastructure investment and fiscal policies. City master plans do often contain both the city objectives and the set of tools to archive that vision. However Due to overregulation and lack of quantified analysis, regulation often contradicts each other, objectives are in consistent and the tools fall to archive the goals to which they were designed

Squatter settlement at present time is result of unparalleled population growth and the rush from the economically stricken country side to the cities which often promise a better life. It is the challenge for the law to strikes a balance between the needs and interests of land under the prevailing legal system.

Land is both the most widespread and one of the complex feature of cities in Bothe developed and developing world. When adequate and appropriate land is available for the major urban uses such as residential, infrastructure, commercial, recreational and industrial basic conditions for a productive city or urban region has been established. Conversely when land is scarce or too expensive for certain uses and well-functioning markets do not operate, distortions may be created that in turn are likely to reduce overall productivity of municipal areas.

3. CONCEPTUALIZING HOUSING AND RELATED TERMS

Access to decent, affordable housing is basic requirement for human wellbeing yet in most large cities of the third world much of the population occupies the most rudimentary forms of shelter. According to UN; (2002) and Bethel; (2003), Housing is a broad concept that can be defined in a number of ways with different connotations. Housing can be defined as “a mere shelter, a stock of dwelling or living quarters, consuming all separate premises, vacant premises, as will be used for human habitation, whether or not they are originally designed for that purpose”.

Everyone needs housing. Housing is important, because it provides privacy and security as well as protection against physical elements. Good housing improves the health and the productivity of the occupants and thereby contributes to their wellbeing and to broader economic and social development. Housing is also a good investment and house owners often use their property to save. Housing is an important asset for its owner; it can generate income through home-based activities, and it can serve as collateral for loans (sheng and Meta; 2000).

3.1 DEFINITION OF A SQUATTER AND SLUM SETTLEMENTS

According to (Hari Srinivas b1991) squatter settlement can be defined as a residential area which has developed without legal claims to the land and/or permission from the concerned authorities to build; as a result of their illegal or semi-legal status, infrastructure and services are usually inadequate. There are essentially three defining characteristics that help us understand squatter settlement: The Physical, the Social and the legal with the reasons behind them being interrelated. Thus physically *squatter settlement characterized by services and infrastructure below the adequate or minimum levels*. Such services are both network and social infrastructure, like water supply, sanitation, electricity, roads and drainage; schools, health centers, market places etc. while *Social Characteristics of squatter settlement households belong to the lower income group, either working as wage labor or in various informal sector enterprises*. On an average, most earn wages at or near the minimum wage level. But household income levels can also be high due to May income earners and part-time jobs. Squatters are predominantly migrants, either rural-urban or urban-urban. But many are also second or third generation squatter.

Legally, the key characteristic that delineates a squatter settlement is its lack of ownership of the land parcel on which they have built their house. These could be vacant government or public land, or marginal land parcels like railway setbacks or undesirable marshy land.

SLUM

A highly congested residential neighborhood in a given city and towns which is predominantly comprised of sub-standard dwellings and is occupied mainly by persons that belong to the lowest income stratum (Solomon; 1985)

UN-Habitat (2002) defines slums as contiguous settlements where inhabitants are characterized as having (i) insecure residential status; (ii) inadequate access to safe water; (iii) inadequate access to sanitation and other basic infrastructure and services; (iv) poor structural quality of housing; (v) overcrowding.

3.2 Urban land holding approaches

3.2.1 The Market-Based Approach

As cited by J. K. Nyametso (2010) Advocates of the market based school of thought, like Feder and Feeny(1991),de Soto(2000),Lanjouw and Levy (2002),claim that land titling (which is ambiguously used as tenure security) increases land values and use as collateral for credit. When land is registered and titled, it is transformed in to a marketable commodity which can be easily traded and transferred from inefficient use to efficient use. This, in turn, increases the reliability of land transactions and reduces the costs of protecting land rights and settling disputes. Further, the enabling land markets proponents,

Feder and Noronha (1987), contend that because land registration and titling ensures documentation of all attributes surrounding the land, adequate protection of rights and interests in land is guaranteed and this affects productivity positively However, whether the market-based approach or land title registration is the ideal means for attaining land rights for the poor and insuring them against dispossession is a contentious issue because it is the same market system which has excluded the low-income people from the land and housing markets and has driven some of them to squat illegally. (J. K. Nyamet 2010)

Therefore, as it discussed by different scholars above market based approaches ignores the right to hold the land for housing except purchasing land in the form of commodity. This approach ignores the right of low income people in the urban center to have their housing.

3.2.2 The Rights-Based Approach

The rights-based approach was adopted by the United Nations at Istanbul, Turkey, in 1996 in what is known as the Istanbul Declaration (Barman2006). The declaration provides the frame work for equal access to land for all people. The declaration urges national governments to ensure that all of their citizenry, irrespective of sex, age, poverty status or other attributes, have equal access to land and to make sure that such rights are legally protected (UN-Habitat2003).

UN-Habitat (2002) cited in Degu Bekele (2014) to live in a place and to have established one's own personal habitat with place security should be considered neither a luxury nor purely a good fortune those who can afford a decent home. Rather the requisite imperative housing for personal security, privacy, health, safety, protection from elements and other attributes of shared humanity has led the international community to recognized adequate housing as a basic and fundamental human right. Thus, access to land and housing was declared a fundamental human right of every citizen of the world (UNCHS 1996). In addition, the declaration promoted transparency in the way land is accessed and transferred. The signatory countries were also urged to increase the supply of affordable housing to benefit the citizens by providing incentives for investments in housing by incorporating universal basic rights in to development policies, national governments would be compelled to priorities the needs and welfare of the poorest of their citizenry (J. K. Nyametso (2010).

3.2.3 Empowerment Approach

Friedmann, (1992) cited by Asmamaw Legass (2010), the disempowered members of society lack the means of development and "require help from religious organizations, labor unions, and even the state" to fulfill the basic needs of life. Therefore, empowerment approach claims the incorporation of development guarantee for the weakest social groups such as the squatters of towns and cities in all development programs

Squatter occupants of Third World cities are the disempowered members of the society. They are living in small, low standard and crowded houses mainly in town or city outskirts with meager social services. Thus, to improve their life, urban poor could be empowered to participate in decisions affecting their life. Because alternative development theory is centered on the satisfaction of people's needs and sustainable uses of the environment rather than production for profit (ibid).

According to the theory, development has to minimize or, if possible, overcome the central problems of the society such as poverty, social inequality, unemployment, and others.

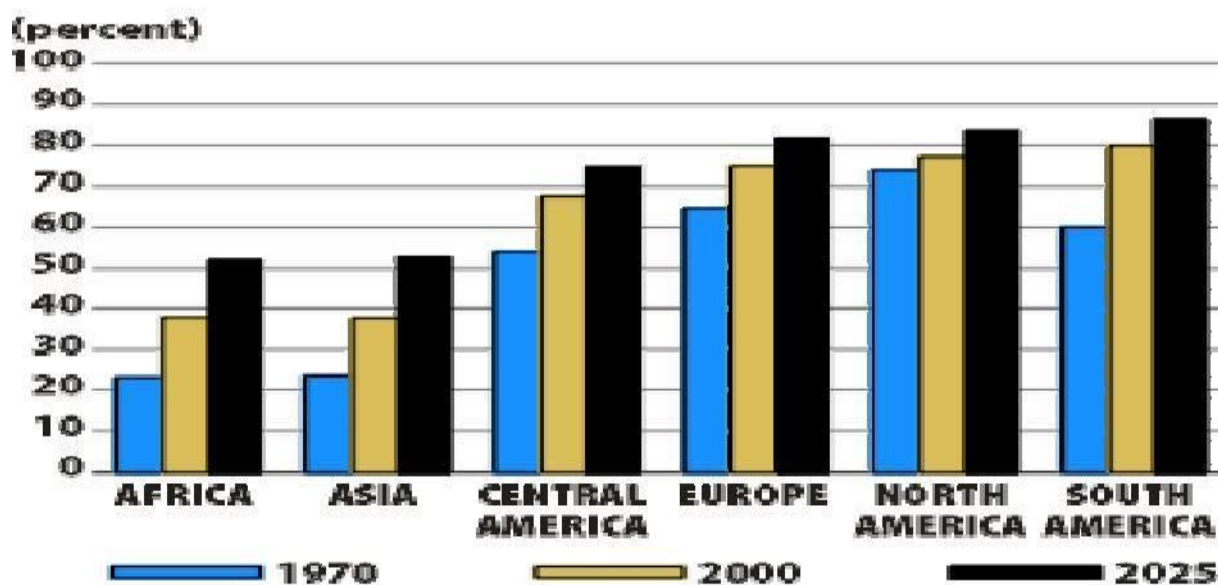
2.3 Urbanization and Housing Problems in the Third World

Trends of Urbanization

As it clearly stated by Berhanu; (2001) and UN; (1998), Urbanization is a broad term encompassing a wide spectrum of process, activity and social organization. It is the process that proceeds in two ways, through an increase in number of towns and also as a result of the increase in the size of individual towns. The process continues together momentum once it starts as more and more people migrate from the rural area to the cities and towns; initially the urban population tends to grow at the expense rural population. It seems inevitable that the world population will ultimately be urbanite as the world is now experiencing a rapid urban transition. By the turn of the twenty-first century it is estimated that, for the first time in history, more than one half of the world's population would reside in urban areas, which was only about ten percent at the beginning of the twentieth century (UN, 1998; Bekele, 2003).

UNICEF; (1992), projections suggest that, the third world will continue to urbanize rapidly and that its urban population will more than quadruple been 1980 and 2025, growing from 159 million to 4.4million. During this same period, the proportion of third world population living in urban center is projected to grow from 28.9 to 61.2 percent of total third world population. These some projections suggest that the population of almost all cities in Africa and many in Asia and Latin America with 500,000 or more in habitants in 1980 and the year 2000 and 14 will at least triple.

URBAN POPULATION AS PERCENTAGE OF TOTAL POPULATION BY REGIONS



Source; K. Nsiah-Gyabaah (2003)

3.4 Urbanization process in Ethiopia

According to recent UN estimates cited by Shlomo Angel and et.al (2013), the urban population of Ethiopia is now expected to triple between 2010 and 2040, growing at an average rate of 3.5% per year. Ethiopia is now one of the most rapidly urbanizing countries in the world. Among the 80 countries that had more than 10 million people in 2010, it had the 15th highest rate of projected urban population growth between 2010 and 2040.

It is estimated that about 16 per cent of the total population of Ethiopia currently lives in urban areas, which has rendered it as one of the least urbanized countries in sub-Saharan Africa. Despite this low level of urbanization, however, the country has one of the highest rates of urbanization even by the standards of developing countries, which is estimated at 5.4 per cent during the inter census period (1984-1994). This is also much higher than the average growth rate of the total national population, which is estimated at 3.5 per cent. (UN-HABITAT 2011).

The Ethiopian economy has remained basically agrarian, and the share of secondary and tertiary sectors in the GDP is limited. As a result, the level of urbanization has been very low, which only got momentum during the post WW II period associated with the introduction and consolidation of modern government

bureaucracy, transport systems, public services, etc. The level of urbanization was only 3 per cent at the end of WW II, which increased to 6 per cent in 1960, 11 per cent in 1994 and 14 per cent in 1994, which is estimated to have already reached 16 per cent in 2003 and projected to account for 20 per cent of the total population in the year 2020.

3.5 Urban Housing Problem Vs Access to Urban Land

As stated by (S. Angel; 2009) For cities to expand outward at their current pace to accommodate their growing populations or the increased demand for space resulting from higher incomes the supply of land must not be artificially constrained. Land supply bottlenecks lead to increases in land prices and, since land is a major housing input, to increases in house prices. The more stringent the restrictions, the less is the housing market able to respond to increased demand, and the more likely house prices are to increase. And when residential land is very difficult to come by, housing becomes unaffordable and housing is one of the most fundamental characteristics and advantages of an urban economy that is a large and diverse marketplace. But problems in the availability and affordability of land for firms and for housing, and constraints in transport that reduce the effective mobility of goods and workers, can fracture the city into disconnected subzones that become dead ends, especially for the poor (World Bank; 2005).

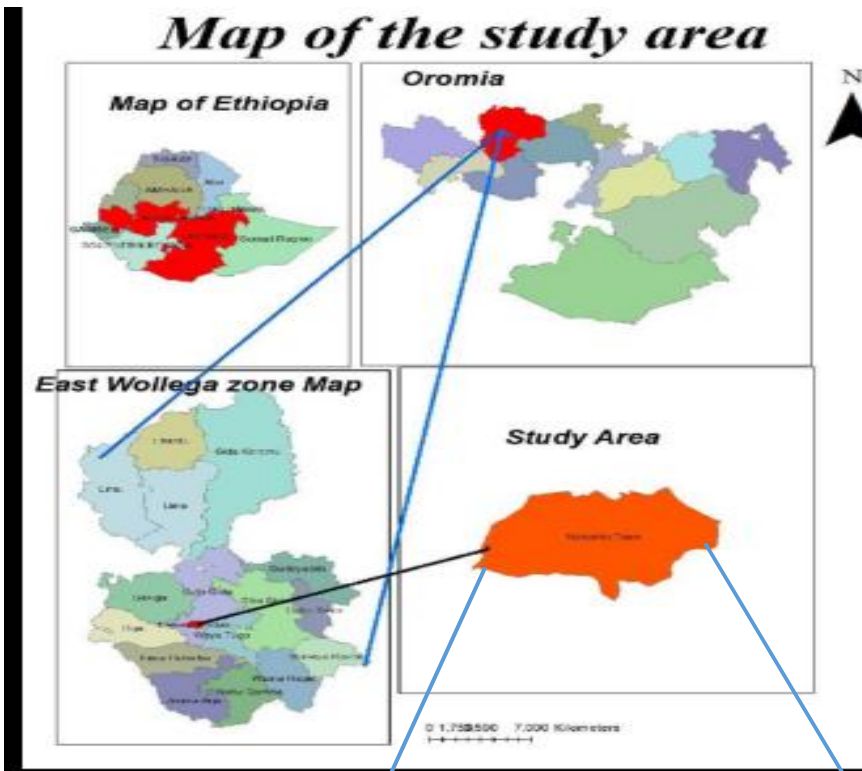
Access to land and security of tenure are strategic prerequisites for the provision of adequate shelter and for the development of sustainable human settlements affecting both urban and rural areas. It is also one way of breaking the vicious circle of poverty. Different governments across the globe have shown some commitment to promoting the provision of an adequate supply of land in the context of sustainable land-use policies with varying degrees of success. Approaches to the problem have always varied from one country to the next because of differences in national laws and / or systems of tenure. The proliferation of irregular settlements in many cities of the developing world reflects increasing disparities in the distribution of wealth and resources. Ensuring equitable access to land has always been a daunting task for many governments even though the majority of the obstacles hampering access to land by the urban poor are almost obvious (T. Gondo; 2008).

Land access forms an essential element in urban shelter. Urban land in Ethiopia is owned by government. The urban land lease holding regulations (proclamation No272/2000) provide by the constitution of the Federal Democratic Republic of Ethiopia that land is the property of the state and people of Ethiopia and that its use is a subject of specific regulation by the law. The conditions attached to get land restricts access and ownership of land by the poor since potential allottees are expected to pay 250-birr registration fee and a deposit of 20 % of the cost of construction. Such conditions are beyond the reach of the urban poor (UNCHS; 2000).

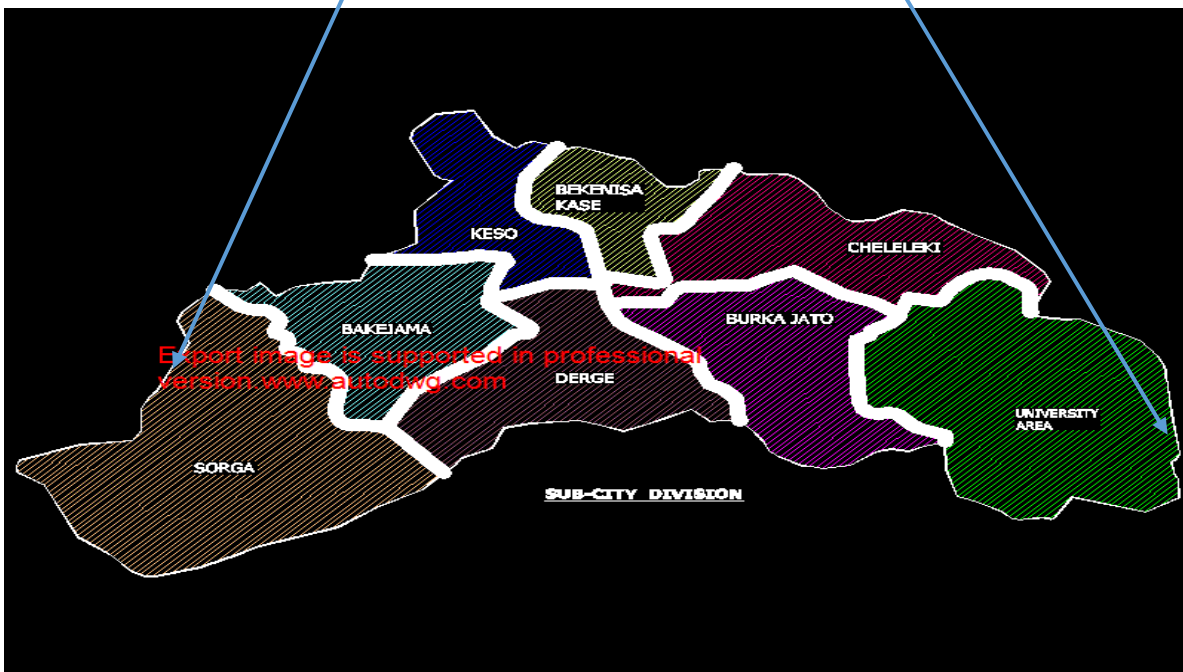
4. THE STUDY AREA CONTEXT

Nekemte, Capital of Eastern Wellega Zone Administration, is located about 330 kilometers a road distance to the west of Addis Ababa. With over 90,000 estimated total populations. Nekemte is one of the major urban centers in western Ethiopia. Moreover, Nekemte is one of the reform towns in Oromiya National Regional State (Oromia urban plan institute 2008)

Figure 2 map of study area



Resent map of Nekemte town



Source Nekemte town administrative office 2016

4.1 Historical Background

According to the Oromia urban planning institute origin of the name “Nekemte” has three views. The first view holds the stance that the name Nekemte is rooted in a historic phrase: “Nekemte Gada Habo” which indicates that the area originally served as a place where the local Gada Council used to hold its meetings.

The second view attempts to interpret the word Nekemte as standing in rows by referring houses that were built in rows at that time. In sharp contrast to this, the second interpretation of the word invokes the original Oromo word of “Nakamte” or “Nakatamte” which literally means engaged. The third view associates the name Nekemte to name of the original settler of the area who was known by the same name. Some key informants

state that the person bearing that name most probably lived in a locality found at about 500 meters to the north east of the present St. Mary Church (ibid)

HISTORICAL DEVELOPMENT OF NEKEMTE

Nekemte in Pre 1936 Period

Historically the urban emergence in Ethiopia goes back to the expansion emperor Menelik's control over the area. But the emergence of Nekemte not matches with this history. As can be inferred from accounts of two British travelers, namely, Weld Blundell and Major Gwyn, the area of today's Nekemte was densely populated in the second half of the 19th. Weld Blundell estimated the population of Nekemte area about 40,000 when he passed through it, while the second explorer, Major Gwyn, referred the area as "a very thickly populated English Park" (Solomon, 1979).

Nekemte during the Italian Occupation

It is mostly true that the urban center of Ethiopia was developed first as a form of military camp this fact also the base for Nekemte expansion as a town. As stated by (OUPI 2008), rapid growth of population continued in Nekemte until the Italian invasion in 1936. Following the fall of Addis Ababa under Italian occupation, about 300 cadets from Holeta Military School fled to Nekemte and organized themselves into a patriotic resistance group that named itself "*TikurAnbesa*" or Black Lion, under the guardianship of Dejazmach Habte Mariam (KumsaMoroda).

Post Italian occupation in 1941, Nekemte emerged as capital of Wellega Administrative Region. The town was divided into three major quarters apparently for administrative purposes; the first quarter (Andegna sefer) consisted of Ghibi area and its surroundings, the second squarer (Huleteгна sefer) included mainly the area surrounding the Iyesus Church whereas the third quarter (Sostegna Sefer) encompassed the Shewa Ber and Buna Board areas. Nekemte was given a municipal status in 1942.

As stated by OUPI, 2008 Nekemte witnessed considerable progress under the rule of Derg. Two very important factors have led to the positive developments that the town experienced in the post 1974 period. Fund raising program to improve the appearance of Nekemte On top of asking people to make financial contributions for the development of Nekemte, the program went as far as increasing the unit price of bottled drinks by a fixed margin with the intent of using the proceeds to finance construction projects in Nekemte. The second most significant factor that considerably impacted the economy Nekemte during the Derg period was the opening of several large scale state farms in the immediate hinterland of Nekemte.

Nekemte's accelerated population growth and spatial expansion continued at an even greater speed following the takeover of power by the Ethiopian People's Revolutionary Democratic Forces (EPRDF) in 1991. This happened in spite of the change of the town's administrative status from being the capital of the former and much larger Wollega region to the capital of the much smaller area of the Eastern Wellega Zone.

4.2 GEOGRAPHIC SETTING

LOCATION

As mentioned earlier, Nekemte is located in Western parts of the Oromiya National Regional State at earth distance of 331 km South West of Addis Ababa and 250 km North West of Jimma.

Its astronomical location is 9° 46' N and 36° 31' E, whilst its elevation is 2088 meters above sea level. The town linearly stretches, mainly along the Addis Ababa Assosa highway.

Climate

Temperature

According to the records of various meteorological information (i.e., temperature, annual rainfall, elevation, etc), Nekemte is found in a Woyna Dega (semi-humid) climatic zone. This type of climate is amicable both for human habitation and economic activities. As data from Ethiopian National Meteorology Agency reveal, the annual mean temperature of the town revolves around 20^oc. (OUPI 2008)

4.3 Demographic and Socio-Economic Aspects of Nekemte

Demography

Even though Ethiopia is one of the least urbanized African countries, its urban growth has been taking place at an alarming rate, which is the order of 6 percent per annum (Fassil;1989, Tadesse;2000, Tesema; 2003)

According to data obtained from oromia urban planning institute, the population size of Nekemte town could be traced as far back as 1965. In 1965 when the first round sample survey was conducted at national level the population size of Nekemte town stood at 12,345. In the second round sample survey which was carried out five years later in 1970 the population size of the town grew to 16,228. The two population and housing censuses

conducted at national level in 1984 and 1994 have resulted in population size of 28,703 and 47,100, respectively. The 2008 population size of the Town, as estimated by CSA, is reckoned to be 92,709

Table 2: Trends in Population Size of Nekemte town

Year	Population Size
1965	12345
1970	16228
1984	28703
1994	47100
2008	92709

Source; OUPI 2008

Figure 3 Sample image for Slum Settlements around down town of Nekemte



Source: Field observation 2015

Figure 4: Partial View of Nekemte around the Cente



Source: Field observation 2015

UNEMPLOYMENT

Rapid Urbanization in Ethiopia is not based on economic development rather it is mostly due to high population movement from rural to urban areas and natural increase of population around urban centers. Most urban areas of Ethiopia are concentrated with working age group who has no job. Therefore, unemployment in Ethiopian urban centers is a critical problem due to lack of job creation in the formal sector. In line with other urban problems of Ethiopia, the situation is strong in Nekemte town. Even though there is no compiled data on unemployment of the town recently it assumed that high rate of non-job youths in the town. For instance, the numbers of unemployed population in 2008 were 4,231 with formal education grade 10 complete and diploma holders according to the Oromia urban institute.

HOUSING NEED ESTIMATION IN NEKEMTE 2008 TO 2018

Table 3 : Housing demand of the study area from 2008-2018

S/N	Components of Housing Need	Housing Need (in No. of units)
1	Redressing existing backlogs	3330
2	Replacing dilapidated units	6240
3	Accommodating newly created households	11,555
	Total	21,125

Source: Oromia urban planning institute 2008

As estimated by oromia urban planning institute the number of houses to be needed for Consecutive 10 years were 21,125 units. But based on the real context of Nekemte town at this moment may be more than the indicated estimation. This shows that squatter settlements emerged due to the shortage of housing unit.

5. RESULT DISCUSSION AND ANALYSIS**5.1 Socio-economic condition of sample households****5.1.1 Age Composition of Respondents**

Table 4: Age status of respondents

Sub city	Age status of household heads				
	18-24	25-34	35-44	45+	Total
Burqa jato	3	12	3	2	20
Chalalaqi	7	17	13	4	41
Bakkanisaqase	3	8	7	1	19
Bake jama	1	4	3	2	9
Darge	1	6	5	1	18
Kaso	2	8	9	3	23
Total	17	55	40	13	125

Source: Field survey 2015

As shown in table 4, the majority of the household population who was squatted at the time of study were between the age 25-34. From the result the researcher can conclude that young population who migrate from the surrounding rural areas to Nekemte for searching of job opportunity, better life, and education caused the highest squatting process on study area.

According to (UN- Habitat 2003), the most consistent factor to distinguish landlords from the rest of the population is their age landlords tend to be older than other owners and much older than tenants. In many cities, tenants tend to a cluster at opposite ends of the age range. In most cities of the world, renting tends to be a young person's tenure particularly prevalent among students those entering the housing market for the first time and migrants. Similarly, the illegal squatting people were young migrants who migrated mostly from surrounding area.

5.1.2 Marital status of respondents

Table 5: Marital status of household heads

Sub city	Marital status of household heads				
	Single	Married	Divorced	Separated	Total
	Frequency	Frequency	Frequency	Frequency	
Burqa jato	8	11	1	-	20
Chalalaqi	12	26	1	2	41
Bakkanisaqase	8	10	-	1	19
Bake jama	3	6	-	-	9
Darge	1	10	1	1	13
Kaso	3	18	1	1	23
Total	35	81	4	5	125
Percent	28%	64.8%	3.2%	4%	100%

Source: Field survey 2015

As indicated in table 4.2, majority of the squatted people at study area were married with the percentage of 64.8 and single household heads were 28%. From the table it can be generalized that majority of the household were permanent settlers, because marriage is social strata which shows the characteristics of stability and increase the cost of living for the poor due to the number of family beyond their economic capacity which hinder them to have their own shelter.

Marriage relationships have also its own contribution for the people who squatted around the urban area. After the marriage most probably the urban residents want to have their own houses became with large family size, it is difficult to afford them housing rent in the urban center.

Mostly the people who migrate from rural area to urban centers were unmarried young people for the search of job opportunity, safe living condition and others, which may not be unique for Nekemte town. Due to shortage of housing condition around the destination, these migrants forced to squat illegally around urban space.

5.1.3 Education status of respondent

Table 6: education status of household heads

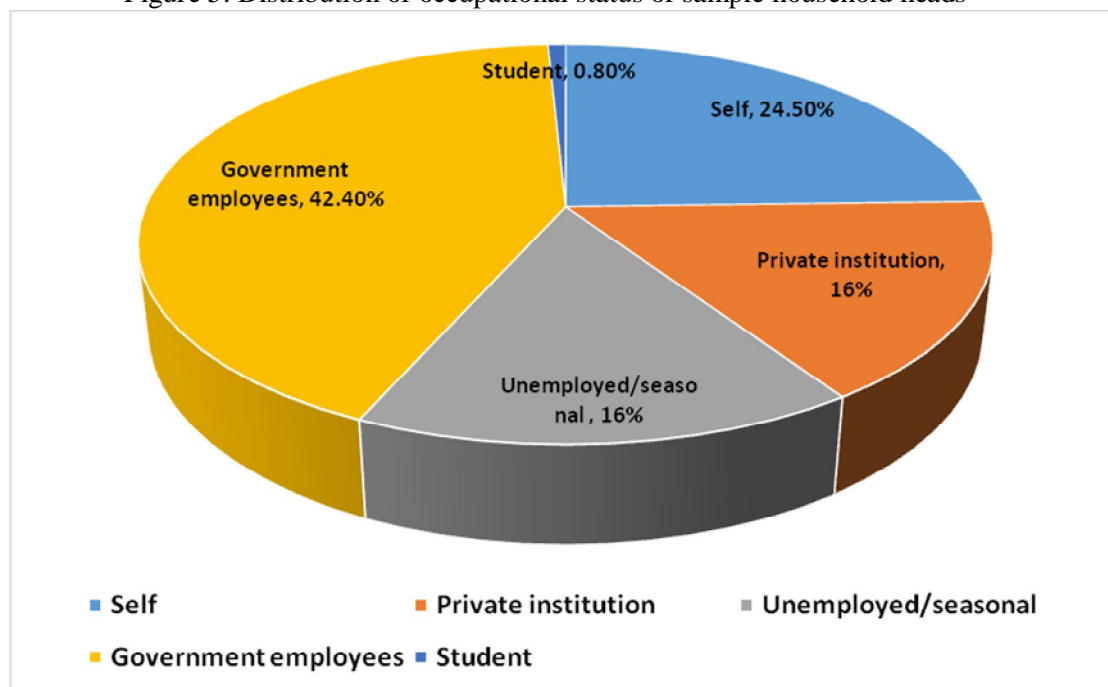
Sub cities	1-6	7-10	10 or 12 +certificate	University	Total
	Frequency	Frequency	Frequency	Frequency	
Burqa jato	2	7	8	3	20
Chalalaqi	4	14	18	5	41
Bakkanisaqase	1	8	7	3	19
Bake jama	1	2	5	1	9
Darge	-	5	7	1	13
Kaso	2	7	12	2	23
Total	10	43	57	5	125
Percent	8%	34.4%	45.6%	12%	

Source: Field survey 2015

In developing country for the advantage of education safety life majority of the rural people migrates from rural area to urban. This situation is not unique for Nekemte town. Accordingly, table 4.3 shows that, majority of the sample population were educated. This indicates that, the elite of the population is not willing to live around the rural areas for the search of quality life which intern forced them to hold land illegally.

5.1.4 Occupational status of sample household heads

Figure 5: Distribution of occupational status of sample household heads



Source : Field survey 2015

Figure 5 indicates that, 42.4% and 24.5% of sample household heads were government and private employees respectively. Whereas, the household heads with no job and employee in private institution were equally 16%. The occupational characteristics of respondents shown in the table above indicate that, the majority of the household heads were government employees with little income status which not afford them to have their own legal housing.

Therefore, from the survey of household heads the researcher generalized that, in Nakamte town most people who were forced to squat around the free space, agricultural land and other illegal holding areas were mostly government employees. This was due to low income status of the employees which cannot make them competent in land holding market activities.

5.1.5 Economic condition of sample household respondents

Table 7: Monthly income status of household heads

Sub city	Income interval of household heads					Total
	500- 1000	1001-1500	15001-2000	2001- 3500	>3500	
Burqa jato	10	5	3	2	-	20
Chalalaqi	17	10	8	4	2	41
Bakkanisaqase	9	5	3	2	-	19
Bake jama	4	3	2	-	-	9
Darge	5	4	2	2	-	13
Kaso	8	10	3	1	1	23
Total	53	37	21	13	3	125
Percent	42.4%	29.6 %	16.8%	10.4%	2.4%	100%

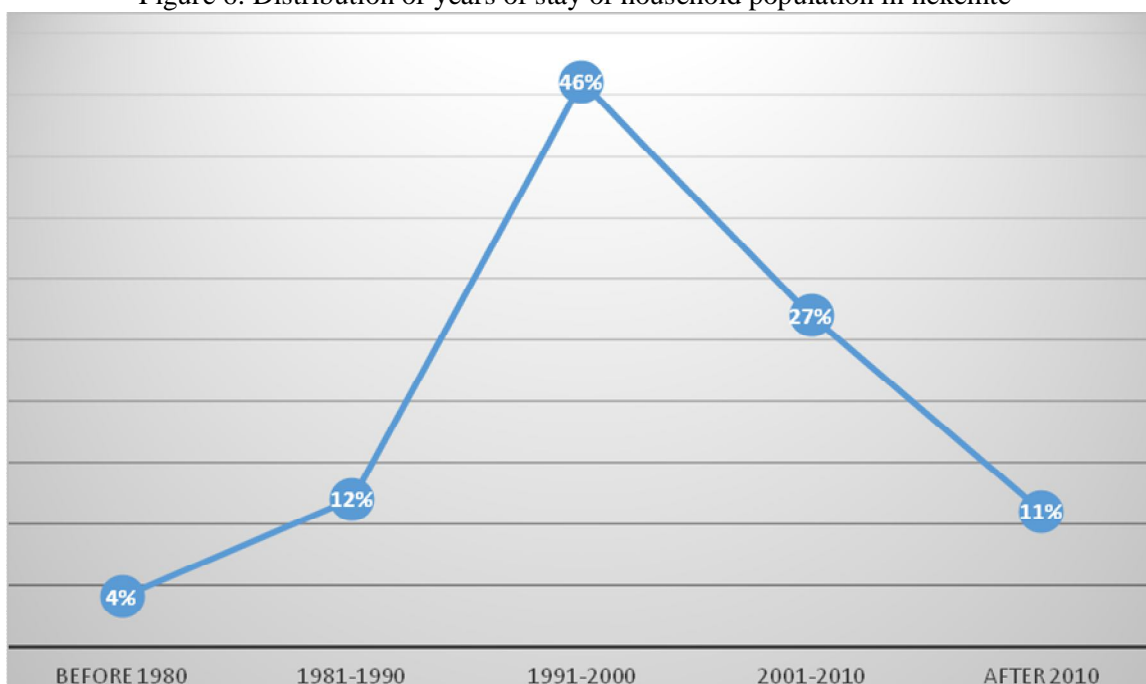
Source; field survey 2015

Monthly income of the squatter settlements in Nakamte was very low with the context of land lease price market of the state. This suggests that if they had sustainable income they would have tenure security, because they had the funds to do so. Therefore, there would be an incentive to invest more in their housing and improve their immediate environments.

Finance for shelter is evidently crucial in the shelter delivery process and to realization of adequate shelter for all. Effective shelter policies have to address financing needs only when shelter delivery system allow every one access to shelter, whether through purchase, renting or self-help construction and where absolutely necessary, through subsidized access to basic units. The availability of adequate housing finance is the corner stone of any effective and sustainable shelter program without well-conceived housing finance policies and program there can little effective action for improving the environment of human settlement. Housing finance is there for a very important of human tool in successful implementation of the habitat agenda (UN- Habitat, 2002). As indicated in table 7, 42% of sample household heads were earn monthly income of 500 to 1000 Ethiopian birr and 29.6% and 16.8% were monthly income of 1001 to 1500 and 1501 to 2000 respectively. As shown in above table, the income of households was not enough to accessing land for housing, which were a main cause for the sample households to hold land for housing illegally.

5.1.6 Years of Stay of Household Heads in Nekemte

Figure 6: Distribution of years of stay of household population in nekemte



Source; field survey 2015

Urbanization is a recent phenomenon in Ethiopian context because as it is already stated in unit two; even though urbanization is law, the rate of urbanization process is very high even to the world standard. Thus the rate of urbanization is measured in terms of the number of population. Figure 6 realized the stated situation that squatter settlements emerged more recently in Nekemte town. Majority (46 Percent) of sample household heads settled at Nekemte town from 1991 to 2000. Generally, the I generalized that, the rapid urban expansion in case of Nekemte town was very recent event.

5.1.7 Origin of the Sample Household Heads

Table 8: Origin of sample household population

Sub city	Area of origins				Total
	Nekemte	East wollega Zone	From the rest of wollega zones	Other	
Burqa jato	2	14	3	1	20
Chalalaqi	6	24	7	4	41
Bakkanisaqase	4	10	3	2	19
Bake jama	-	5	3	1	9
Darge	2	7	4	-	13
Kaso	5	10	6	2	23
Total	19	70	26	10	125
Percent	15.2%	56%	20.8%	8%	100%

Source; field survey 2015

Rural urban migration was/is a great problem in urban area in which the massive movement of population from rural area to urban centers to have good opportunity of working environment and access to other social services. In reality this creates a great problem where deadly available institutions like industry are not found in urban areas it accommodates this large movement of population but in opposite it turns to unemployment and insecurity of urban areas.

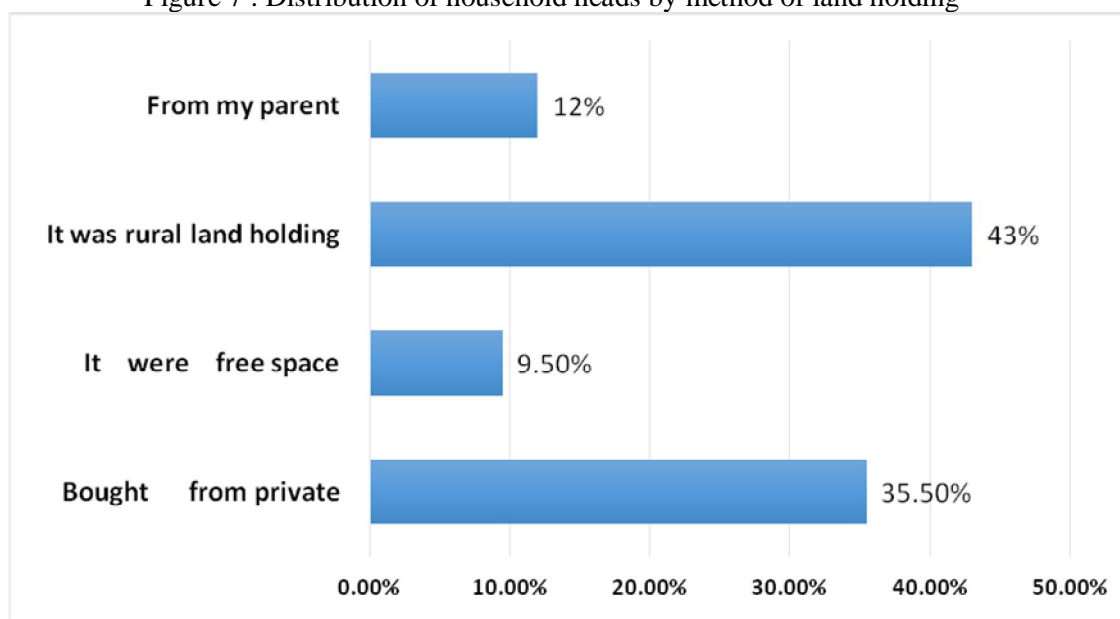
Urbanization as well as internal migration continues all over the world. As cities are viewed as a territory and experiential texture for half the global population,” the twin processes of urbanization and migration are closely linked. Migration is a predominantly urban, phenomenon and the impact of migration on urbanization and sustainable urban development is important to understand. Urbanization is also an important part of the process of globalization —urban areas continue to be the essential sites of destination and settlement for migrant populations across the globe and the dynamics of urban growth and urbanization are often closely related to the dynamics of migration. Demographic change is contributing to rapid urbanization, reorganization and metropolitan station. Given the inexorability of urbanization and migration dynamics and the recognition that poverty is shifting from rural areas to cities, it is important to address these challenges. (UN-HABITAT 2008).

place of birth is one of the explanatory social variable that affect the condition of housing, was proposed to be a factor causing squatter settlement to the urban areas because most of urban dwellers is migrants.

Table 8 shows that, majority of the sample household heads with 56% were migrated from the surrounding areas of Nekemte town, east wollega zone and the other were came from different region like west wollega, zone Amhara regional state, Hero Guduru wollega and some from west Shaw zone, during the survey the household heads were asked why they left their place of origin, thus the majority respond that they came to Nakemte to search for job opportunities the other for better living condition and education. Based on the table above, almost all squat household heads migrated to the town due to different factors

5.2 Land holding methods of sample households

Figure 7 : Distribution of household heads by method of land holding

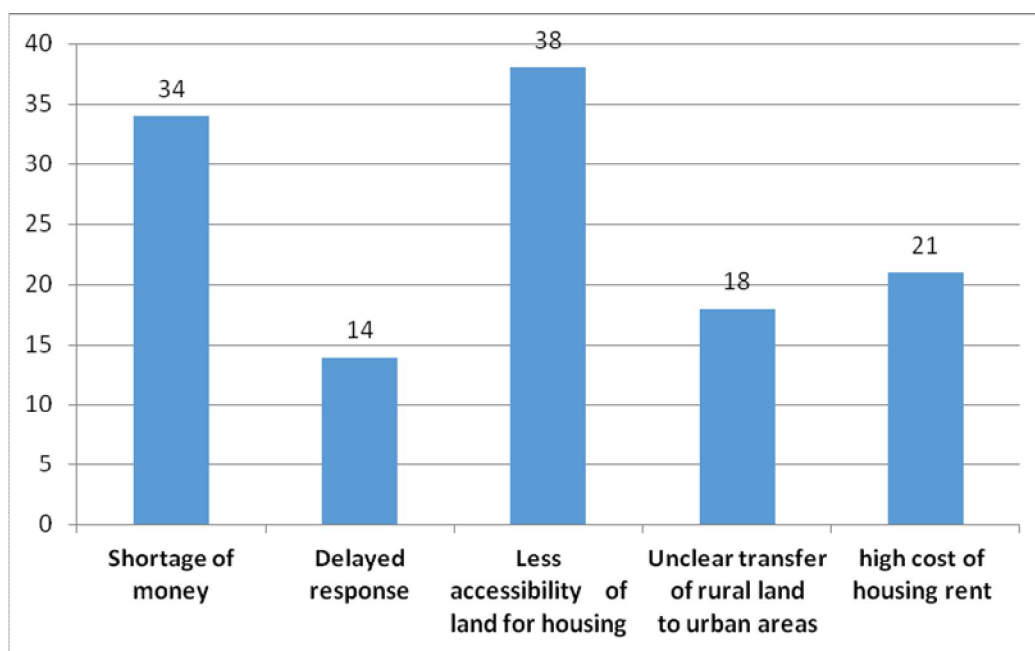


Source; field survey 2015

The squatter household heads were acquired the land by different mechanism at study area. Among these as it identified by the survey of the sample household heads the majority 43% were rural land holding 35.5% were bought from private, specially from the neighboring peasants and from parents 12%, free space 9.5% respectively.

Generally, from the figure the research concluded that, directly or indirectly the illegal land market between the squatted people and the neighboring peasant change agricultural land to the urban site. Thus this results in loss of agricultural land, deforestation, land degradation, unplanned urban expansion and other many problems in area.

Figure 8: Reason of sample households for illegal holding of housing land



Source; field survey 2015

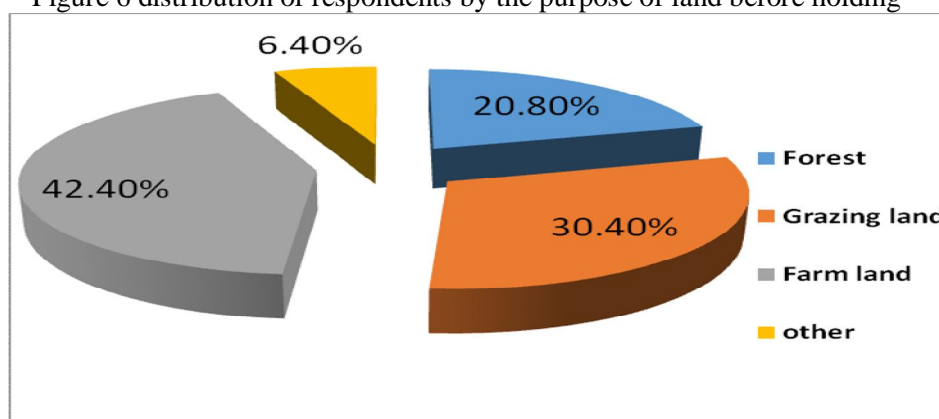
For the millions of urban poor in developing areas of the world urban areas have always been means for improving their quality of living and environment besides getting better jobs and income. Due to this fact many people are/were moving to the urban centers to search indicated opportunities which results in uncontrollable land holding for housing.

This survey of sample household heads identified the most important factors like due to delay of government response to the question of land holding right, unclear transfer of rural land to urban area, shortage of money for high building standard and lease cost and cost of housing rent. Majority of the population of the study area 31% were forced to squat due to unaffordability and accessibility of housing land, further 27% of the squatter settlers or household heads respond for their illegal holding were due to the town administration delay response.

Figure 8 show that, uncontrolled urban free space & illegal transfer of rural land from individual to individual in the form of sell or gift, lack of comprehensive and clearly defined government response for illegal construction and unclear boundaries for urban areas from agricultural land were the main cause for the problem of squatting.

5.2.1 Purpose of land before holding

Figure 6 distribution of respondents by the purpose of land before holding



Source; field survey 2015

The poor in developing countries are often assuming of victims and agents in process of environmental degradation. In most cases they appear to be at the sometime both its victims and unwilling agents. But poor urban people are more clearly victims than agents of degradation (Chamhuri Binsiwar 2001)

Likewise, as it stated in figure 6, majority of the household heads squatted on farm land with 42% and 30.4 % and 20% of respondents were settled on grazing area and forest land respectively. From the survey of household heads this research generalized that, the squatting process can affect the natural environment not only the social and economic aspect of the people. Also this land holding process harms the rural agricultural economy by forcing the farmers out of their land.

4.3 Accesses to Housing Facilities of Sample households

For dwelling units of human being housing facilities are very important concern. Facilities such as water supply, electricity, toilet facilities, solid waste disposal areas and kitchen facilities are taken as very important services at study area. According to CSA (1999), the availability of pure water for drinking and other household uses as well as electric light are considered to be the most valuable indicators of the quality of housing units. Besides these, the availability of bathing and kitchen facilities as well as safe and efficient disposal of human waste is among the first basic facilities.

Table – 9: Percentage distribution of housing facilities of the sample household

	Number	Percent
Public bono	60	48%
Shared tap	5	4
Private tap	1	0.8
Other sources	40	32
Not stated	19	15.2
Source of electricity		
Private meter	5	4
Shared meter	93	74.4
No electricity	12	9.6
Not stated	10	8
Toilet facilities		
No toilet	19	15.2
Shared	14	11.2
Private	87	69.6
Not stated	5	4
Kitchen facilities		

Traditional private	102	81.6
Traditional shared	15	12
Modern private	-	
Modern shared	-	
Not stated	8	6.4
Bathing type		
Private shower	-	
Shared shower	-	
Private bath	10	8
No shower	91	72.8
Not stated	24	
Solid waste disposal		
Collected by authorized collectors	-	
Collected by self-appointed or informally	7	5.6
Occupant burn solid waste	46	36.8
There is no collection at all	64	51.2
Note stated	8	6.4

Source; field survey 2015

As presented in table 9, the study focused mainly on six housing facilities namely water supply, electricity, toilet facility, kitchen, bathing and waste disposal facilities during the time of survey. Source of water supply is one of the most important housing facilities which help us to identify whether the house is affordable or not. Looking at source of water supply from the table above, most of the sample household dwelling units had access to water from different sources like from private and shared taps, public bono and other sources. 48 percent of sample household population had access water from public taps. As it observed during sample household survey, sample population traveled long distance to purchase water from public bono. Even though majority have shared their water source, because of the fact that no much exaggerated water problem has seen in the study

Concerning the electricity, the majority of the population shared the electric meter from the other. This indicates that due to the illegality of the dwelling unit they have no right to have their own electric meter. Regarding toilet facility, the result of household survey in table 9 reveals that, the squatted households mostly have traditional private toilet. Concerning waste disposal areas, securing the usual manner of collection and disposal of solid waste generated by occupant of the housing unit is very important to protect human and environmental health of urban areas.

According to information that obtained during the survey, more than half (51 percent) sample respondents were not collect sold waste at all and 36.8 percent burn sold waste around their dwelling unit and 5.6 percent of sample respondents collect waste by self-appointed or informally. This has negative implication on environment and human health of the area. Generally, there is the problem of waste disposal facilities for squatter sample respondents due to their illegality in Nakemte town.



Figure 3: Improper waste management at the study area

5.4 Housing Legislative and Policy Frame Work

5.4.1 Historical Overview of Housing Policy in Ethiopia

Irrespective of its long history of urban development, Ethiopia has no comprehensive national urban housing Policy or strategy to date. Nonetheless, the country has been experiencing various policy measures that have profoundly influenced the course of development the national urban housing sector, at least as of the first few decades of the 20 century (UN-HABITAT 2007).

According to world bank; 2005, Housing policies should benefit the large population living in slums and squatter settlements. A “blind-eye” policy is not good enough to ensure that there is a progressive realization of the right to housing and that eventually the entire urban population is adequately housed. There is a need to develop policies and programs that aim at regularizing and upgrading the settlements of the urban poor, wherever possible, and to undertake voluntary resettlement of slum dwellers and squatters to suitable new locations, if regularization and upgrading are not possible. Housing policies should promote a division of labor and responsibilities between the government, the low-income communities, civil society organizations and the private sector, with each doing what it can do best.

As it stated by Solomon; (1999) and Asefa; (2008), the some to any other third world cities and towns housing problem in Ethiopia is attributed to the unrealistic and inflexible housing policies and programs. Clear cut urban land and housing policy emerged in 1970s also some land use provision directives were evident during 1950s.

However, such initiative was finally held back by the construction of urban land in the hands of few feudal lords and the lack of finance for investment in the housing sector. According to Abraham (2007), the primary instrument for implementing the military government housing policy was the proclamation on government ownership of urban land and extra houses (Proclamation No. 47/1975), which effectively eliminated private sector rental or sale of real estate development.

After the nationalization of extra urban housing by durge regime, he tried to solve the problem of housing for urban low income people by making low rent public housing less than 100 Ethiopian birr per month and producing housing to respond housing requirement to low income individuals. To encourage the development of the cooperative system, the military government of Ethiopia intervened with a wide range of incentives. These include free land allocation, Mortgage loans with interest rate of 10 percent for housing purchase, and 9 percent for construction regardless of the type of the developer. But 1986, the Housing and Saving Bank began lending to cooperatives and public housing enterprises at 6 percent for purchasing and 4.5 percent for construction

Since the transition in 1991, the government has sought to introduce a more market-oriented approach to housing development. With the introduction of the urban land lease holding proclamation in 1993, the government defined leasehold as the tenure form of choice. The period of lease varies from 99 years for owner occupied holding to 50 years for commercial and other uses.

Although the law gave the regions the authority to establish the lease rates, it is stipulated that land leases should be sold via auction. Land to be used for social services and low-cost houses may be leased free of charge (Proclamation No. 80/1993).

From this historical perspective the research was generalized that there is an attempt to solve the problem of housing for low income urban dwellers during military government regime.

5.4.2. Squatter Settlement and housing policy interface

Accessibility of land for housing measured by its availability to the end user which considering economy of all user. In general population increase in urban area increases the demand for the land by government, private individual and corporate bodies therefore this unbalanced demand of land for housing needs critical policy. Accordingly, with the land lease policy the government has the largest share to have accessibility of land in open competition of land lease policy due to the reason that land belongs to the government. Secondly rich individual and incorporated bodies have high accessibility to have urban land for different purposes next to the government but the urban poor left with little or no choice. Therefore, these individuals forced to occupy marginal areas of urban firings or boarders informally.

Based on the above reality, the poor people living in the city were vulnerable to another form of evacuation and really recorded market evacuation. This market evacuation is a result of market competition excreted on the urban poor these may include the land lease policy bid, housing rent with costly living condition of urban area.

5.4.3 Land Lease Policy

Oxford student dictionary 1988 cited by belachew yirsaw (2010) defines lease as a written agreement by which owner of land or a building agrees to another to have a fixed rent payment and period of time. It is a contract agreement granting the exclusive right to possession of land or determinable period /shorter in duration than the interest of person making the grant. The interest created by the grant is formally called a term of years but is more usually referred to as a lease or a lease hold interest.

Farvacque and McAuslan define free hold tenure as the absolute ownership of the land. Land delivery system in Ethiopia has undergone different land tenure systems. This has large under different government regimes. Notable example includes the free hold land tenure system pre 1975, public controlled system 1975 to 1992 and public lease hold system 1993 up to date.

A free hold is of indefinite duration and is inheritable. Lease hold tenure in contrast, involves a land lord and in most cases the tenure is of fixed duration. The main difference between the two is that the lease holder governed by the laws of the land and the terms of the lease lay down by the land lord while the freehold is only bound to the laws of the land and no things else. Lease hold made of land tenure is not new to Ethiopia however it was a part of variety of land holding types prior to 1974. It became part of the overriding urban land holding system through proclamation No 80/1993. The national lease holding policy of urban land was enacted to address the inequalities through about the nationalization of urban land and extra- houses (Pro. No. 47/1975)

5.4.3.1 Oromia Urban Areas under Lease Proclamation

Table - 10 : Distribution of towns in Oromia under lease proclamation

Group	Towns
1 st order towns (9)	Burayu, Sabat, Sululta, Lagaxafo lagadadi, Galan, Dukem Bishoftu, Adama Shashimane
2 nd order towns (11)	Mojo, Nekemte, Jima. Asalla, Waliso Ambo, Bishan Guracha, Sandafa, Bakee Batuu, Holotaa Managasha
3 rd order towns	Boqoji, Dodala, Arsi-Nagale, Goba, Ginir, Ya'abalo, Bule-Hora, Nagale, Adola, Haramaya, Dadar, Awaday, Ciro
4 th order towns	Bodesa, Shambu Matu, badele adale, Dambi Dalo, Agaro, Matahara, Fiche, Gimbi, Najjo

Source: Oromia urban planning institute

As stated by the proclamation of federal government (federal Negarit Gazeta proclamation No 721/2011) “the right to use of urban land by lease shall be permitted in order to realize the common interest and development of the people” here the proclamation grants accessibility of land for all population equally through bid process. But in reality since the land lease process was competition, this indicate that, the low income people in urban areas of the state in general and Nekemte town in particular cannot afford the cost of lease price due to the tangible condition of their monthly income.

5.4.3.2 Urban land lease price and household income

Land price are closely linked to demand and supply; when high population growth exceeds the capacity of developers to provide land for housing, land price rise or if the land regulation is limits the expiration of supply price increases should be expected.

According to land lease proclamation 721/2011 of Ethiopia, every plot of urban land shall have a benchmark lease price. The valuation method shall be determined on the bases of the objective conditions of each urban center in accordance with regulations issued by the respective regions and administration price for the lease proclamation according to the order of towns.

Table - 11 : Bench mark lease price for residential area

No	Town groups	Land rank	Price/m ²
	1st	1	426.00
		2	362.10
		3	307.79
	2nd	1	307.79
		2	261.62
		3	222.41
	3rd	1	222.41
		2	189.05
		3	160.69

Source: Oromia urban planning institute

As indicated in table 10 the land price for Nekemte is fall under group 2 division of Oromia land lease price benchmark. there for the total price for the 1st land rank of 160m² land lease price is 307.79x160m² = 49246.40, 2nd land rank 160x261.62=41859.2 and 3rd land rank of 160 m² lease price is 160x222.41= 35585.6. Based on the above table land cost price of the Oromia towns in comparison of the monthly earning of sample household population, land for housing for the poor people is not affordable and even it was difficult to pay the first 10% down payment of the lease cost. There for the lease policy did not considered the right of the poor and totally excludes the poor urban dwellers from the competition of land for housing. This bad condition forced the urban poor to hold land for housing illegally.

Hence according to land lease proclamation the down payment or 10% percent of the total price of the lease cost is not affordable with the actual income of the squatting people indicated in table 10. Therefore, this market approach of land lease price was not inclusive approach for the poor people of the urban areas. In addition to the

down payment the proclamation guarantees the completion of construction which in the period specified under the lease contract indicates up to 24 months for small construction project, up to 36 months for the medium construction project and 48 months for large construction project.

From this limited periods, and actual income of the households, it was too simple for the research to investigate that, if the poor or squatting people win the land lease bid, it is difficult to construct house with in the period due to the cost in addition to the price of down payment.

5.4.3.3 Conversion of old possessions to lease holding

Unclear urban demarcation, unlimited urbanization process and housing policy interface with these two problems were other critical issue at study area. Because due to physical development of the town the agrarian land converted in to urban site and old settlers considered as squatter settlement if they were built their housing after 2005 E.C housing policy.

As it indicated under Federal Negarit gazeta urban lands lease proclamation number 721/2011 'No person may acquire urban land other than the lease holding system' provided this proclamation, Oromia regional state specify some rule and regulation on urban squatters which stated that individuals or groups hold land illegally and made any construction for any purpose have no acceptance and it taken over by the government. A well as during the distraction of illegal housing no composition or no payment given for the property.

5.4.3.4 Progress and Gaps of the housing policy

As it indicated earlier historically the Ethiopian housing policy does not consider much more on the urban squatting. During the Haile Silasie regime the urban houses and urban land were accessible only for landlords or rich people and military regime were attempt to solve the problem of shortage of housing for the poor by distributing extra housing to low income urban settlers. After the fall of military regime, the urban land mostly shared among the urban officials and it were very open for illegal holding till the urban land reform of FDRE government proclamation 721/2011. But after the urban land lease proclamation, the land become market based approach which has been affordable for the urban rich and to some extent to middle income people. Therefore, the lease policy still does not consider the poor squatting people in urban Ethiopia in general and the study area in particular, because since the holding procedure of land for housing is through bid always winner is the rich which marginalize the accessibility of urban land for squatting people. Generally, the progress and implementation gab of policy to solve the problem of housing in Nekemete still needs reform to make poor active participant in housing accessibility.

The result of this research indicated that, the progress and implementation of policy on land tenure security for housing, especially the type associated with land lease registration, increased the land value in the study area. Because land for housing was tilted through competition, which fever the rich urban dwellers and the progress of the policy totally evacuate the poor urban squatters.

Basically, the land lease policy aimed to solve the shortage of land for housing for the urban poor in Ethiopia in general and in study area in particular. But in reality instead of reducing the hardship of housing shortage in the town, it increases the problem above its previous condition. Therefore, this is a gap in implementing the policy to achieve the objectives for which it designed.

5.5 The Integrated Housing Development Program

The prominent current government approach to solving the low-income housing challenge is the Integrated Housing Development Program (IHDP), initiated by the Ministry of Works and Urban Development (MWUD) in 2005. The IHDP aims to: Increase housing supply for the low- income population, recognize existing urban slum areas and mitigate their expansion in the future, Increase job opportunities for micro and small enterprises and unskilled laborers', which will in turn provide income for their families to afford their own housing and Improve wealth creation and wealth distribution for the nation (UN-HABITAT 2010).

The program allows low- and middle-income households, who typically live in precarious housing situations to access improved housing. Through the construction of durable, fully- serviced housing units the program greatly improves their living conditions, security of tenure, and access to basic services. Importantly, the program has facilitated access to credit for the low-income sector of the population, through the Commercial Bank of Ethiopia, where previously there was very limited opportunity for low-income households to secure credit for improved housing.

Generally, as it indicated above, the integrated housing program amid to solve the problem of the poor living in urban areas of the country in general and study area in particular. Based on the proclamation No 122/99 the one

want to buy integrated house should pay 20% of the total cost and 80% is covered by bank for residential purpose.

Table – 12: Cost breakdown of condominium housing at Nakemte based on 2000 project type

Story level	Types of house	Duration of total payment	Dawn payment 20%	Gross Area	Cost per area birr/m ²	Final Payment
Ground floor	One bed room	20 years	26014.078	50.41	2580.17	130,070.39
	Studio	20 years	12224.06	24.16	2529.58	61,120.30
First floor	Two bed room-1	15 years	34499.60	65.54	2630.76	172,498.01
	Studio	20 years	13437.18	25.06	2681.35	67185.89
Second floor	Two bed room-1	15 years	34499.60	65.54	2630.76	172,498.01
	Studio	20 years	12676.58	25.06	2529.58	63,382.90
Third floor	Two bed room-1	15 years	31678.48	67.57	2415.64	158,392.41
	Studio	20 years	11639.98	25.06	2322.73	58,199.92

Source: Nekemte town administrative office 2015

As indicated in table 12 the monthly income of sample household respondents was averagely less than 1500 Ethiopian birr. But when we see the integrated housing program housing cost whether for final or dawn payment, is very high in comparison to household monthly revenue. Therefore, the condominium housing program is not the solution to solve the problem of housing condition of the poor at the study area. This is due to costly payment breakdown which is beyond the household income to pay all the cost of the house. For instance, according to table 4.14 the cost of integrated housing program for a single ground floor room (studio) is 61,120.30 and its down payment is 12224 birr which is too difficult for the poor urban dwellers to pay the indicated amount.

5.6 Apprehensive problems and contradictions

Even though there is clear land lease policy for land holding in Ethiopian urban areas in general and Nekemte town in particular, the implementation and exclusive characteristics of lease policy may not solve the problem of poor squatting people in the study area. There is on the one hand, between the legally prescribed lease approaches that seek to address the structural cause of squatter settlement formation due to unaffordability of land by the poor. The other if the policy strictly practical to the study area it endorses repressive approaches which get rid of informal settlers most probably the poor people from the urban center.

The salient issues which may be considered as the other tension in the study area were the change of rural or Agricultural land to the sphere of urban land illegally which is very dangerous for environmental degradation and the cause for squatting process in the town. As it originally aimed the lease policy may not solve the shortage of housing for the poor in the town which can be considered as tension. Therefore, still there is high squatting population progress which directly influences the urban development and the living condition of urban poor.

CONCLUSION AND RECOMMENDATION

CONCLUSIONS

To conclude, urbanization process in the study area was very high with high demand of land for housing. The urban population growth was mostly due to the immigration from rural areas to Nekemte town. This is more forceful against the environment of the ever-increasing urban unemployment, poverty, and widening the gap of socio-economic inequalities. In turn these factors initiate the development of squatting people as option less option at the study area. As indicated in the result of the study, the problem of squatter settlements was low income, inaccessibility of land for housing due to the government policy, little understanding of the lease policy, unclear urban demarcation or boundaries and the others.

Obviously there is the policy to solve squatting environment at the study area. However, the urgent need for practical steps, in order to bridge the gap between the policy and the reality of implementation. As well as the policy is basically designed to solve the housing problem of urban poor but the evidence reveals that, due to its

competitive nature the policy by itself causing the people to hold land for housing illegally. There is no special place for the poor in the competition of market oriented urban land holding approach. Therefore, there is clear gap between practical ongoing policy implementation and squatter settlements.

In addition, the government attempts to solve the problem of housing shortage for poor urban residents by building the condominium houses. Similar to the actual land holding for house through lease policy, condominium housing is not affordable for the poor who were living in the study area. It is not deniable that the poor cannot pay even the down payment to purchase communal housing. Therefore, the condition is very suitable for the reach and to some extent for the middle income people in the competition

RECOMMENDATION

Depends on the finding of this study, I recommend the following measures that have to be taken by concerning body. This is to say, what does government (Central and local) need to know for better design, implement and measure the results of its Intervention to improve better living condition for urban poor and to make urban development sustainable.

Central as well as local government should formulate proper policy to balance high town population growth with limited urban land housing which focuses on equitable distribution of land for all urban dwellers

Urban-rural boundaries were one of the problems for the formation of squatter settlement in study area. There for the local government should identify the outer limit of the urban areas in order to control illegal urban expansion timely

Even though Land for housing is a basic resource, due to large urban population there is a shortage. Thus, in order to control the problem, the town administration should enact proper policy regarding allocating land for housing with comparative cost with their income.

The government should empower the urban poor. The majority of the household heads in the study area are in low-income groups and they have been forced to live mainly in rental housing due to the market competition, shortage of land for housing and other constraints of housing, which forced them to hold land for housing illegally. Because of this situation government financial empowerment of the poor used to bridge the gap between high housing land market and low income of households in the competition.

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WOMEN AND LAW

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Since the inception of society women has been treated⁽¹⁾ with great honour and dignity, though occasionally we do find derogatory references to women. She is the pioneer for the transformation of organizations and society. She is the mother of the race and liaison between generations laying the foundation for new relationships. Women now a days are advancing in every walk of life. This women has broken out of the confinement of four walls of a house and conventional domestic duties of the household she has been playing since times immemorial. The role of women in the contemporary scenario² has changed merely a homemaker to a dynamic multifaceted personality, capable of balancing work and family responsibilities successfully. Even though there has been an evidence of progressive transformation in the society and the status of women in work place still trends in this direction are not satisfactory. A professional women today still struggles with harsh realities of discrimination, exploitation³ and violence in organizations, societal and family pressures and suffers from bitter effects of the balancing act which she is expected or perform for handling official and household chores. Women and law has been divided in various parts for discussion.

THE FACTORIES ACT, 1948 AND WOMEN

Sec 27, Sec 48, Sec 66 of the Factories Act provides certain provision for women⁴. Sec 27 of the Factories Act provides prohibition of employment of women near cotton openers. No women shall be employed in part of a factory for pressing cotton in which cotton-opener is at work. Sec – 48 of the Factories Act provides crèches. It provides⁵ in every factory where in more than thirty workers are ordinarily employed there shall be provided and maintained a suitable room or rooms for the use of children under the age of six years of such women. Such room shall provide adequate accommodation. It shall be adequately lighted and ventilated. It shall be maintained in a clean and sanitary condition. It shall be under the charge of a women trained in the care of children and infants. Sec 66 of the Factories Act provides⁶ restriction on employment of women. It provides no women shall be required or allowed to work, in any factory except between 6:00 AM and 7:00 PM. There shall be no change of shifts except after weekly holidays or other holidays. Sec 19(F) of the Factories Act 1948 provides that every factory separate enclosed accommodation shall be provided for male and female workers. Sec 19(2)⁸ of the Act lays down that every factory where in more than two hundred and fifty workers are ordinarily employed all latrine and urinal accommodation shall be prescribed sanitary types. Sec 42(1)⁹ of the Factories Act provides that in every factory separate and adequate screened facilities shall be provided for use of male and female workers. Sec 42(1)(c) provides washing facilities shall be conveniently accessible and shall be kept clean.

THE MINES ACT 1952 & WOMEN

Sec 66 of the Mines Act 1952¹⁰ provides restriction on employment of women. It speaks : (i) No women shall notwithstanding any thing contained in any law be employed (a) in any part of mine which is below ground; (b) in any mine above ground except the hours of 6:00 AM to 7:00 PM.; (c) Every women employed in a mine above ground shall be allowed interval of not less than eleven hours between the termination of employment on any days and the commencement of the next day period of employment.

EQUAL REMUNERATION ACT 1976 AND WOMEN

The Directive Principle of State Policy of the Constitution of India namely Article 39 specially directs the state to secure equal pay for equal work for both men and women. To realize this constitutional mandate the parliament legislated the Equal Remuneration Act 1976. According to the Apex Court¹² this Act provides for equal remuneration to men and women workers for the same work.

MATERNITY BENEFIT ACT 1961 AND WOMEN

This Act passed to regulate the employment of women in certain establishment for certain periods before and after the child birth and to provide maternity benefit and certain other benefits¹³. Article 42¹⁴ of the Constitution of India imposes obligation upon the state to make provision for securing just and human condition of work and for maternity relief. In view of the constitutional obligation the parliament has passed the Maternity Benefits Act 1961 to regulate employment of women in special organization / institution / establishment.

EMPLOYEE PROVIDENT FUND, FAMILY PENSION LINKED AND DEPOSIT INSURANCE FUND ACT, 1952

Sec 6 of the Act 1952 deals¹⁵ with Employees Family Pension Scheme. Sub Section (1) of Sec 6(A)¹⁶ provides that central govt. may by notification in the official gazette frame a scheme to be called Employees Family

Pension Scheme for the purpose of providing family pension and life insurance benefit to the employees of any establishment. Accordingly to 6B¹⁷ of the Act central govt shall pay such further sum as may be determined by it to the family pension fund to meet all the expenses in connection with the administration of family pension scheme.

FEMALE FOETICIDE AND SEX DETERMINATION TEST AND WOMEN

This Act regulate the use of pre-natal sex determination technique. It permits the use of pre-natal sex determination technique for the purpose of detecting genetic or chromosomal disorders or certain congenital mal-formator or sex lined disorders and not for the purpose of killing the female child in the mothers womb. The said Act has the following objectives:

- (i) Prohibition of the misuse of pre-natal diagnostic techniques for determination of sex of foetus, leading to female foeticide.
- (ii) Prohibition of advertisement of pre-natal diagnostic techniques for detection or determination of sex.
- (iii) Punishment for violation of the provision of the proposed legislation.

NATIONAL COMMISSION FOR WOMEN ACT 1990

According to Section 3(2)¹⁹ of the National Commission for Women Act 1990 the commission shall consist of chair person committed to cause of women to be nominated by central govt. According to Sec 10(4)²⁰ of the National Commission for Women Act 1990, National Commission for Women shall have all the powers of civil court for summoning and enforcing the attendance of any person from any part of India and requiring the discovery and production of any document and receiving evidence on affidavit and issuing commission for the examination of witness.

DOWRY PROHIBITION ACT 1961 AND WOMEN

Sec 4 of the Act which²¹ lays down that if any person makes demand for dowry whether directly or indirectly from the parents or other relatives or guardians of a bride or even bridegroom, it amounts to an offence.

IMMORAL TRAFFIC (PREVENTION) ACT 1956 AND WOMEN

The piece of legislation deals with women the prevention of Flesh trade²² and prostitution in all its forms. This Act aimed to curb and abolish traffic and prostitution of women. Sec 3 of the Immoral Traffic²³ (Prevention) Act 1956 makes provision for punishment regarding any person who keeps or manages or assigns such keeping or manages a brothel. Sec 4²⁴ of the Act punishes who lives on the earnings of prostitution which is usually pimps of the prostitute.

FAMILY COURTS ACT 1984

With a view to promote conciliation in and speedy²⁵ settlement of dispute of marriage and family affairs the parliament enacted special act to be called as Family Court Act 1984. Family court shall deal with the following matters (i) matrimonial relief ; (ii) Judicial separation ; (iii) Divorce ; (iv) Restitution of conjugal rights; (v) declaration as to legitimacy of any person ; (vi) guardianship of a person or custody of any minor, maintenance etc.

HUMAN RIGHTS AND WOMEN

The United Nations Charter lays down in the preamble clearly ("Faith in Fundamental Human Rights for Freedom for all without distinction") on account²⁶ of sex or other grounds. Article 8 lays down that 'United National shall place no distinction on women to participate in any capacity and under conditions of equality in its principal and subsidiary organs'. Article 13(1)(b)²⁷ state that 'The General Assembly' has to initiate studies and make recommendation of Fundamental Freedom for all without distinction as to race, sex, language or religion. Article 55²⁸ declare that the UN shall promote universal respect for and observation of human right and fundamental freedoms for all without distinction on account of sex and other person. Universal declaration of Human Rights in Article I²⁹ provides that 'All human being are born free and equal dignity and right'. Article 2 declares that everyone is entitled to all Rights and Freedom set forth in this declaration without distinction of any kind of sex etc. Article 23(4) declare that every one has a right to work to free choice of employment to just and favourable condition of work and to protection against employment. International covenant on Economic and Social cultural rights contains³⁰ several provision particularly important for women. Article 7 recognizes her right to fair condition of work reflect that women shall not be subjected to sexual harassment at the place of work which may vitiate working environment. The Economic and Social Council established commission on the status of women in 1964³¹, which prepares report and make recommendation to promote Right of Women. The International Labour Organisation³² (ILO) has adopted convention concerning (a) Right to work (women) convention (Revised 1948), (b) Discrimination (Employment and occupation) convention 1958, (c) Equal

Remuneration Convention 1951, (d) The workers with family responsibilities convention 1981. Further sexual harassment at work place was recognized at an ILO Seminar 1993 at Manila on Gender Discrimination against women. The First World Conference on women was held in Mexico City in 1975 which highlighted the themes on equality of women and their contribution to development and peace. The convention on the political rights of women 1952, Convention on the Nationality of Married Women 1957, Convention on the Consent of Marriage, Minimum age of Marriage and Registration of Marriage 1962 and Convention on the Elimination of all form of Discrimination against women 1979 are some of the United Nation Human Rights Convention which specially relates to women³³. Convention on the Elimination of all forms of Discrimination against Women 1979 and Beijing Declaration³⁴ which directs all state parties to take appropriate measure to prevent discrimination of all forms against women besides taking steps to protect the honour and dignity of women.

INDIAN EVIDENCE ACT AND WOMEN

Sec 113-A and 113-B³⁵ of the Evidence Act deals with presumption as to abetment of suicide by a married women. An analysis of the provision of Sec 113-A and 113 – B reveals that suicide must have been committed within seven years from the date of marriage. That her husband or relative must have been subjected to cruelty. This section directs a presumption that the husband or relative abetted suicide.

WOMEN AND CRIMINAL PROCEDURE CODE

Sec 125 of the code of the Criminal Procedure³⁶ 1973 makes provision for maintenance of wives. The mandate of this section shows that it is natural and fundamental duty of every person to maintain his wife so long as they are not able to maintain themselves. The purpose of enacting section 125 CrPC is recognize to create a right as such in favour of a wife.

WOMEN AND INDIAN PENAL CODE

Sec 304B IPC, 306 IPC, 312 IPC, 313 IPC, 314 IPC, 354 IPC, 366 IPC, 366A IPC. 493 to 498 deals with women. Section 304 B IPC deals³⁷ with the Dowry death section 304 B IPC provides that death of women is caused by any burns or bodily injury. The death must be occurred within seven years of her marriage. So she must have been subjected to cruelty or harassment by her husband or any relative of her husband. Such cruelty or harassment should be for or in connection with demand for dowry. Sec 306 IPC³⁸ reads as follows “If any person commits suicide whoever abets to commission of such suicide shall be punished with imprisonment of either description for a term which may extend ten years and shall also³⁹ liable to fine. Section 312 IPC of the code which is as under (i) voluntary causing women with child to miscarry (ii) such miscarriage should have been caused in good faith. Sec 313 IPC⁴⁰ reads of causing miscarriage without women consent. Section 314 IPC⁴¹ reads death caused by Act done with intent to cause miscarriage. Sec 354⁴² of the IPC reads as follows. There must have been assault with criminal intention to outrage the modesty of a women is punishable under section 354 of IPC under Indian Penal Code 1860, kidnapping, abducting or inducing women with intent to compel her for marriage is an offence under section 366 of the code. 366 IPC reads as follows⁴³ “Women in question may be compelled to marry any person against her will. She may be compelled to illicit sexual intercourse. For the purpose of prostitution the procurement of minor girl from one part of India to another part is an offence under section 366-A⁴⁴. Section 493 to 498⁴⁵ of the Indian Penal Code deals with offence relating to marriage.

ROLE OF JUDICIARY

Indian judiciary is very much active and efficient in giving definite shape to the concept of women “empowerment”, by interpreting various women related and women specific legislations and by resolving various disputes relating to it. In *Air India Vs Nargesh Meerja*⁴⁶ Supreme Court struck down the Air India and Indian Regulations as unconstitutional being inconsistent with Article 14. The Regulation 46 provided that an air hostess would retire from the service of the Corporation upon attaining the age of 35 years, or on marriage, if it took place within four years of service or on first pregnancy, whichever occur earlier. It was a clear gender discrimination. In *Meera Mathur Vs L.I.C of India and another*⁴⁷ the appellant was appointed as an Assistant Manager in LIC India. She was dismissed during her probation period. The Supreme Court held that the information’s required to be furnished in medical declaration should not affect the modesty and self respect of a women. In *Rupam Deol Vs State*⁴⁸ it was held by the honourable Supreme Court, that the ultimate test for ascertaining whether modesty of a women has been outraged is whether action of the offender is such as could be perceived as one which is capable of shocking the sense of decency of a women. Supreme Court of India, in the judgment in August 1997, in the case of *Vishaka and others Vs State of Rajasthan and others*⁴⁹ reorganising the international convention and norms, interpreted gender equality of women in relation to work and held that sexual harassment of women at work place, is against their dignity is violative of fundamental right under Article 14, 15(1), 21 and 19(1)(g) i.e. to practice any profession and profession or to carry on any occupation,

trade or business). This is one of the landmark judgment which gave some guidelines to prohibit the sexual harassment at work places. These should be strictly followed, as there is no legislation regarding this. In Shah Bano case⁵⁰, it was held by the Supreme Court that, code of Criminal Procedure is applicable to all the Indians. So under the Section 125 of CRPC, a Muslim women is entitled to maintenance from her husband. In Apparel Export Promotion Council Vs A. K. Chopra⁵¹, Dr. Anand CJI held that, there are some questions expected from the law courts to be addressed in cases involving sexual harassment at work places. Those are,

- (i) Does an action of the superior against a female employee which is against moral sanctions and does not withstand test of decency and modesty not amount to sexual harassment?
- (ii) Is physical contact with female employee and essential ingredient of such a charge?
- (iii) Does the allegation that the superior tried to molest a female employee at the place of work not constitute an act unbecoming of good conduct and behaviour expected from the superior?

In *Delhi Domestic Working Women's Forum Vrs Union of India*⁵², the Supreme has given guidelines about giving assistance in the Police Stations while dealing with the rape-victims. In *Sakshi Vs Union of India*⁵³, it was prayed by the victim to widen the scope of Section 375, IPC (i.e. particularly of the term sexual intercourse). It was held by the Supreme Court that the questions of the cross-examination should be asked in written format so as to not to embarrass the victim, or the witness. In this case the decision of *State of Punjab Vs Gurumit Singh and others*⁵⁴ was referred and uphold also.

CONCLUSION

The outlook and mind set of the people must be changed in order to implement any type of women related enactment. Women and Law if done effectively will definitely lead to the empowerment of the entire society.

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COMPARATIVE STUDY OF INDIAN STATES / UTS ON SELECTED INDICATORS OF HIGHER EDUCATION

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ABSTRACT

Better education and better health are the targets of any government. One of the Millennium Development Goals aimed at the universalisation of primary education and increase in secondary education. Govt. had taken many steps for providing education facilities in the country. The study tried to analyze and compare Indian states on the basis of the performance and efficiency of Indian education institutions for the period of 2011-2016. For this purpose, three variables: Pupil Teacher Ratio, Gross Enrollment Ratio and Number of graduates pass out were selected to study the performance and efficiency of states/UTs. Tamil Nadu and Uttar Pradesh have proved to be the most efficient state in providing the higher education to the country.

INTRODUCTION

Human capital is an essential input for sustained economic growth. Developed human resource is essential to achieve higher growth rate. As stated by *Prof Frederick Hartison* "Human resources constitute the ultimate basis for wealth of nation. Capital and natural resources are passive factors of production; human beings are active agents who accumulate capital, exploit natural resources, build social, economic and political organizations and carry forward national development. Clearly, a country, which is enable to develop the skills and knowledge of its people and to utilize them effectively in the national economy, will be unable to develop anything else." The mechanism to develop human capital is education. Importance of human capital thus leads to an increase in the importance of higher education. Lack of human capital can lead to low productivity, and in turn low economic growth.

Education is pre-requisite for the acquisition of knowledge, increasing skills, developing attitudes and values etc. and creates the human capital for the benefits of the society or for the country as a whole. (Bordoloi, 2011). *Jawaharlal Nehru* has expressed importance of higher education in the following words "A university stands for humanism, for tolerance, for reason, for the adventure of the ideas and for the search of truth. It stands for onward march of human race towards even higher objectives. If the universities discharge their duties adequately, then it will impact positively to nation and the people."

The most prosperous economies of the world today exhibit the highest rate of educational attainment (United Nations Development Programme, 2007) and the poorest countries happen to have very low rates. Not only is the provision of a high-quality education linked to economic prosperity, but also the lack thereof creates a perpetuating state of poverty (Perry et al 2006), Hanushek and Wosmann, 2007). Education can help in improving the living standards of people inculcating moral values, environmental consciousness and other welfare activities.

LITERATURE REVIEW

Schultz (1961) estimated the contribution of education to economic growth with the help of the rate of return to human capital vis-a-vis the rate of return to physical capital. He concluded that education alone accounted for 21-40 percent of increase in the national income growth in USA over the period of 1929-1956. Human capital is the key to technological change. Schultz (1975) stressed on the cognitive ability of individuals. According to him, it was the main component of human capital and it is the ability that renders individuals more productive and enables them to deal with complicated situations (disequilibria), like unemployment or the solution of engineering problems. Education can help in enhancing the cognitive ability of the individuals. Jorgenson and Fraumeni (1992) estimated the impact of education investment on the economic growth of United States from the period 1948 to 1969. The results showed that an appropriate value of investment in education was given by its impact on lifetime labour income of an individual.

Krueger and Lindhal (2001) proposed a model in which the coefficients of schooling are particular to each country. After testing their model, they found that although the impact of education differs between countries, it is always overwhelmingly positive. Jones (2002) concluded that GDP per capita growth could be increased by research intensity and higher educational attainment. Human Capital has a strong positive impact on productivity and therefore on income per capita. Psacharopoulos and Patrinos (2002) found that returns to education were higher in low and middle income countries, which would make the case for subsidizing the education of the poor a little weaker in developing countries, without invalidating it. Adefabi (2005) examined

the long run relationship between education and economic growth in Nigeria by using Johansen cointegration and vector error correction technique. He viewed that human capital led to economic growth when it was used as an input in the production function. Simoes (2006) determined the benefits of each type of education. Secondary and higher education both contributed to economic growth in their own special way. The study found that secondary education enabled individuals to successfully perform imitation activities, that is, technological progress through absorption of imported technologies. On the other hand, tertiary education prepared researchers, engineers and technicians that would be able to develop original and new technology, capable of increasing productivity in their own economy. Hanushek and Woessmann (2007) focused on the role of education in promoting economic well being with special focus on educational quality. The results stated that cognitive skills of population have strong relationship with individual earnings, distribution of income and economic growth.

Hanushek and Wobmann (2010) evaluated the role of education in promoting growth. They concluded that firstly education increases human capital inherent in the labour force which in turn includes labour productivity and as a result of this output increases to higher equilibrium level. Secondary, education increases the capacity to bring about innovation in the economy and new knowledge and new technologies, product and promotes economic growth. Johnson, A. O. (2011) claimed that investment in education to improve economic growth is one among the most discussed development strategy all over the world. Sreeramamurty et.al (2012) critically analyzed the historical profile of the growth of higher education system in India. Ramesh (2013) highlighted the challenges of higher education in India with respect to low women enrolment, employment crisis of unskilled labor and insufficient flexibility in higher education. Gaikwad and Solunke (2013) pointed out the poor infrastructural facilities, inefficient manpower and disparities as major shortcomings of Indian higher education system. Solaki (2013) investigated the short run and long run relationship between human capital and economic growth in Greece over the period 1961-2006. The paper used bi-variate causality analysis to study dynamics by employing different methods of estimation. The study found that there was a positive relationship between education and GDP per capita. Panagiotis Pegkas (2014) stated that there exists a strong long run relationship between educational levels and gross domestic product. The results of the study showed that secondary and higher education had a statistically significant positive impact on economic growth in Greece over the period 1960-2009. Karmakar and Jana (2015) discussed the scenario of education in India. They found that the share of education sector in GDP declined from about 3.8% in 2004 to 3.6% in 2010. Further, they provided information about India's skill shortage and Govt. recent initiatives for skill development in the country etc. Sinha and Chakraborty (2015) discussed the theoretical aspect of relation between education and economic growth. The total expenditure in education by central govt. exceeded from 2.9% of GDP in 2008-09 to 3.1% in 2014-15.

As per MHRD Government of India (2016) higher education sector has witnessed a tremendous increase in the number of Universities/University level Institutions and Colleges since Independence. The number of Universities has increased 34 times from 20 in 1950 to 677 in 2014. As per the Ministry of Human Resource Development (MHRD) 2017 the Gross Enrolment Ratio (GER) for Higher Education in India increased to 24.5 percent during 2015-16. This is a positive step toward increasing the rate of literacy in the country.

OBJECTIVES OF STUDY

The objectives of the study are as follows:

- To analyze the performance and efficiency of Indian States/UT's on the basis of selected indicators of higher education institutions for the period of 2011-2016.
- To compare Indian states on the basis of performance and efficiency for the period of 2011-2016.

The analysis was conducted using published data given at Ministry of Human Resource and Development (MHRD), Govt. of India website. The study was conducted with two input and one output variable. The inputs of the study were Pupil Teacher Ratio and Gross Enrollment Ratio. The output being Number of graduates pass out. Gross enrolment ratio (GER) is treated as an effective indicator of educational attainment in an economy. Table 1 shows the data of Pupil teacher ratio, Gross Enrollment ratio and Number of graduates pass out.

Table 1: Pupil Teacher Ratio & Gross Enrollment Ratio from 2011-2016 of all Universities & Colleges in India

Sr. No.	State	Pupil Teacher Ratio					Gross Enrollment Ratio					Number of graduates Pass out				
		2015-16	2014-15	2013-14	2012-13	2011-12	2015-16	2014-15	2013-14	2012-13	2011-12	2015-16	2014-15	2013-14	2012-13	2011-12
1	Andaman & Nicobar Islands	34	30	43	48	31	23.5	23.2	25.6	20.2	12.3	1340	1189	939	276	287
2	Andhra Pradesh	16	17	18	18	18	30.8	31.2	30.8	27.3	29.9	379634	379260	357307	330844	607447
3	Arunachal Pradesh	43	49	42	31	40	28.7	28.3	26.1	19.0	21.3	7402	5279	4548	4323	3438
4	Assam	25	25	29	26	24	15.4	14.8	15.8	13.8	14.7	123386	129162	108505	78053	59735
5	Bihar	54	50	57	53	46	14.3	13.9	13.0	13.1	12.5	347751	354790	379187	342785	346326
6	Chandigarh	31	29	30	23	25	57.6	56.1	55.8	54.6	42.2	20703	21764	26747	28754	28581
7	Chhatisgarh	23	24	24	24	21	15.1	14.6	14.0	12.4	10.5	139053	134576	112922	123857	108427
8	Dadra & Nagar Haveli	27	25	25	25	26	9.1	8.3	7.4	6.2	6.4	890	885	824	459	542
9	Daman & Diu	16	16	15	13	11	5.7	5.7	4.7	4.3	3.9	542	454	344	440	348
10	Delhi	51	49	50	47	48	45.4	43.5	43.1	39.6	38.9	339271	263152	255872	224349	178830
11	Goa	18	17	18	18	17	27.6	27.7	26.4	24.9	23.5	11414	10670	9199	8772	7784
12	Gujarat	27	28	27	27	27	20.7	20.0	19.5	18.3	16.5	372834	364805	393676	478612	441717
13	Haryana	18	18	18	19	22	26.1	27.6	27.5	27.8	28.0	173222	183331	155658	159949	158674
14	Himachal Pradesh	22	21	22	20	24	32.5	31.2	29.3	25.8	24.8	60701	50831	67730	77584	71030
15	Jammu and Kashmir	31	32	33	35	38	24.8	24.8	25.6	25.6	22.8	69074	87148	69863	77441	74174
16	Jharkhand	52	58	58	52	44	15.5	15.4	13.1	12.1	9.9	117215	108087	106950	85429	73641
17	Karnataka	14	14	14	15	14	26.1	26.4	26.2	25.4	23.8	499549	497665	532531	596430	578650
18	Kerala	16	17	15	15	15	30.8	28.7	24.9	22.1	21.8	176898	169953	153591	139264	136486
19	Lakshadweep	13	8	14	13	13	7.1	4.0	12.0	11.8	11.5	130	62	97	71	87
20	Madhya Pradesh	24	24	27	25	27	19.6	19.6	19.6	19.2	18.5	571299	639587	575353	585327	437110
21	Maharashtra	24	23	23	21	23	29.9	27.9	26.3	22.9	26.3	917569	762134	773492	832634	683834
22	Manipur	21	21	22	20	19	34.2	35.9	37.7	29.9	30.2	20899	19017	19623	16721	20651
23	Meghalaya	24	20	19	20	20	20.8	20.5	19.3	19.2	17.4	12082	10674	11457	14542	8672
24	Mizoram	19	18	19	20	18	24.1	23.3	23.2	22.2	19.0	3907	3497	3646	4188	3633
25	Nagaland	17	19	21	20	24	14.9	15.6	15.4	14.7	15.8	8432	9350	9924	8131	13529
26	Odisha	21	20	19	19	21	19.6	17.7	16.4	16.3	16.6	193600	176034	173483	129738	73116
27	Puducherry	10	10	11	12	9	43.2	46.0	47.7	44.1	38.3	15976	15335	14759	15677	11410
28	Punjab	16	17	17	18	19	27.0	27.1	25.4	23.9	23.0	278044	262797	251383	186094	139639
29	Rajasthan	26	23	22	21	26	20.2	20.0	19.7	18.3	18.2	595541	548618	388784	376153	395418
30	Sikkim	21	17	17	14	20	37.6	30.3	27.8	24.3	28.2	4757	5172	4419	3011	5821
31	Tamil Nadu	15	16	17	18	18	44.3	45.2	43.0	42.0	40.0	915295	965983	888391	949115	937147
32	Telangana	16	16	18	17	17	36.3	36.1	35.5	33.1	30.1	351253	357336	337634	324090	307123
33	Tripura	30	31	30	28	27	16.9	16.8	15.4	14.1	12.4	14207	14212	13976	14116	13260
34	Uttar Pradesh	34	39	39	37	32	24.5	25.0	21.6	19.5	17.4	1601949	1789024	1526482	1519696	1130758
35	Uttarakhand	22	23	30	29	31	33.3	33.9	33.8	33.3	31.1	123249	108708	100855	103779	172659
36	West Bengal	36	38	39	38	36	17.7	17.4	16.3	15.1	13.6	380289	378005	405701	438831	438189

The number of Universities & colleges has increased in all the states of the country over past five years. All states have been progressing with established new Universities in their states, though Tripura, Sikkim, Pondicherry, Nagaland, Mizoram, Maharashtra, J&K, Goa , Chandigarh and Telangana have not managed to come up with new institutional unit in their state.

Table 2 and 3 show the Technical Efficiency (TE), Scale efficiency scores and their respective Benchmark scores for all 36 states/UT's of India. It is observed that most efficient state on the basis of selected variables in all the years from 2011-2016 are Tamil Nadu and Uttar Pradesh with DEA efficiency score of 1 and with highest benchmark score as well.

Table 2: Technical Efficiency (TE) Score and Benchmarks of States and UT's on the basis of selected variables of Higher Education Institutions from 2011 - 2016

S. No.	States/UT's	2015-16		2014-15		2013-14		2012-13		2011-12	
		TE Score	Benchms rks	TE Score	Benchma rks	TE Score	Benchma rks	TE Score	Benchma rks	TE Score	Benchma rks
1	Andaman & Nicobar Islands	0.00	17 (0.00) 19 (0.95) 27 (0.05)	0.00	31 (0.00) 34 (0.00)	0.00	31 (0.00) 34 (0.00)	0.00	34 (0.00)	0.00	34 (0.00)
2	Andhra Pradesh	0.43	17 (0.76) 19 (0.12) 27 (0.12)	0.41	31 (0.24) 34 (0.08)	0.42	31 (0.26) 34 (0.08)	0.39	31 (0.21) 34 (0.09)	0.73	31 (0.48) 34 (0.14)
3	Arunachal Pradesh	0.00	17 (0.01) 19 (0.95) 27 (0.03)	0.00	34 (0.00)	0.00	31 (0.00) 34 (0.00)	0.00	31 (0.00) 34 (0.00)	0.00	34 (0.00)
4	Assam	0.12	17 (0.03) 19 (0.90) 34 (0.07)	0.12	34 (0.07)	0.10	34 (0.07)	0.07	31 (0.00) 34 (0.05)	0.07	31 (0.00) 34 (0.05)
5	Bihar	0.37	9 (0.78) 34 (0.22)	0.36	34 (0.20)	0.41	34 (0.25)	0.34	34 (0.23)	0.43	34 (0.31)
6	Chandigarh	0.01	17 (0.03) 19 (0.57) 27 (0.40)	0.01	31 (0.01) 34 (0.00)	0.02	31 (0.02) 34 (0.00)	0.02	31 (0.03)	0.02	31 (0.02) 34 (0.01)
7	Chhatisgarh	0.14	17 (0.07) 19 (0.87) 34 (0.07)	0.13	34 (0.08)	0.12	31 (0.00) 34 (0.07)	0.13	34 (0.08)	0.16	34 (0.10)
8	Dadra & Nagar Haveli	0.00	9 (1.00) 34 (0.00)	0.00	34 (0.00)	0.00	34 (0.00)	0.00	34 (0.00)	0.00	34 (0.00)
9	Daman & Diu	0.00	4.00	0.00	34 (0.00)	0.00	34 (0.00)	0.00	34 (0.00)	0.00	34 (0.00)
10	Delhi	0.14	17 (0.26) 19 (0.61) 34 (0.13)	0.11	31 (0.04) 34 (0.13)	0.12	31 (0.06) 34 (0.13)	0.11	31 (0.05) 34 (0.12)	0.10	31 (0.04) 34 (0.12)
11	Goa	0.01	17 (0.01) 19 (0.68) 27 (0.31)	0.01	31 (0.01) 34 (0.00)	0.01	31 (0.01) 34 (0.00)	0.01	31 (0.00) 34 (0.00)	0.01	31 (0.00) 34 (0.00)
12	Gujarat	0.29	17 (0.14) 19 (0.67) 34 (0.19)	0.28	31 (0.02) 34 (0.19)	0.36	31 (0.05) 34 (0.23)	0.42	31 (0.05) 34 (0.28)	0.45	31 (0.03) 34 (0.37)
13	Haryana	0.19	17 (0.34) 19 (0.52) 27 (0.14)	0.20	31 (0.09) 34 (0.05)	0.19	31 (0.10) 34 (0.04)	0.18	31 (0.10) 34 (0.04)	0.17	31 (0.09) 34 (0.07)
14	Himachal Pradesh	0.05	17 (0.11) 19 (0.64) 27 (0.25)	0.05	31 (0.02) 34 (0.02)	0.07	31 (0.04) 34 (0.02)	0.08	31 (0.04) 34 (0.03)	0.07	31 (0.03) 34 (0.04)
15	Jammu and Kashmir	0.05	17 (0.14) 19 (0.84) 27 (0.02)	0.06	31 (0.01) 34 (0.04)	0.05	31 (0.01) 34 (0.04)	0.05	31 (0.01) 34 (0.04)	0.05	31 (0.00) 34 (0.06)
16	Jharkhand	0.12	9 (0.93) 34 (0.07)	0.10	34 (0.06)	0.12	34 (0.07)	0.09	34 (0.06)	0.11	34 (0.07)
17	Karnataka	0.66	25.00	0.66	31 (0.33) 34 (0.10)	0.79	31 (0.44) 34 (0.10)	0.82	31 (0.44) 34 (0.12)	0.88	31 (0.47) 34 (0.12)

18	Kerala	0.20	17 (0.34) 19 (0.37) 27 (0.29)	0.19	31 (0.10) 34 (0.04)	0.22	31 (0.11) 34 (0.04)	0.20	31 (0.09) 34 (0.04)	0.20	31 (0.09) 34 (0.04)
19	Lakshadweep	0.00	25.00	0.00	34 (0.00)	0.00	31 (0.00) 34 (0.00)	0.00	31 (0.00) 34 (0.00)	0.00	31 (0.00) 34 (0.00)
20	Madhya Pradesh	0.50	17 (0.19) 19 (0.51) 34 (0.30)	0.57	31 (0.07) 34 (0.32)	0.53	31 (0.07) 34 (0.33)	0.55	31 (0.10) 34 (0.32)	0.44	31 (0.06) 34 (0.34)
21	Maharashtra	0.76	17 (0.59) 19 (0.05) 31 34 (0.36)	0.67	31 (0.25) 34 (0.29)	0.78	31 (0.31) 34 (0.32)	0.89	31 (0.32) 34 (0.35)	0.72	31 (0.33) 34 (0.33)
22	Manipur	0.02	17 (0.03) 19 (0.64) 27 (0.33)	0.02	31 (0.01) 34 (0.00)	0.02	31 (0.01) 34 (0.00)	0.02	31 (0.01) 34 (0.00)	0.02	31 (0.02) 34 (0.01)
23	Meghalaya	0.01	17 (0.02) 19 (0.88) 27 (0.10)	0.01	31 (0.00) 34 (0.00)	0.01	31 (0.00) 34 (0.01)	0.02	31 (0.00) 34 (0.01)	0.01	31 (0.00) 34 (0.01)
24	Mizoram	0.00	17 (0.00) 19 (0.76) 27 (0.24)	0.00	31 (0.00) 34 (0.00)	0.00	31 (0.00) 34 (0.00)	0.00	31 (0.00) 34 (0.00)	0.01	31 (0.00) 34 (0.00)
25	Nagaland	0.01	17 (0.01) 19 (0.88) 27 (0.10)	0.01	31 (0.00) 34 (0.00)	0.01	31 (0.00) 34 (0.01)	0.01	31 (0.00) 34 (0.00)	0.02	31 (0.00) 34 (0.01)
26	Odisha	0.19	17 (0.28) 19 (0.68) 34 (0.03)	0.19	31 (0.03) 34 (0.08)	0.22	31 (0.04) 34 (0.09)	0.16	31 (0.03) 34 (0.07)	0.09	31 (0.02) 34 (0.05)
27	Puducherry	0.03	17.00	0.03	31 (0.02)	0.03	31 (0.02)	0.02	31 (0.02)	0.02	31 (0.01)
28	Punjab	0.33	17 (0.55) 19 (0.32) 27 (0.13)	0.30	31 (0.14) 34 (0.07)	0.33	31 (0.15) 34 (0.07)	0.22	31 (0.10) 34 (0.06)	0.18	31 (0.07) 34 (0.06)
29	Rajasthan	0.48	17 (0.15) 19 (0.53) 34 (0.33)	0.50	31 (0.08) 34 (0.27)	0.43	31 (0.10) 34 (0.20)	0.41	31 (0.09) 34 (0.19)	0.41	31 (0.06) 34 (0.30)
30	Sikkim	0.00	19 (0.61) 27 (0.39)	0.01	31 (0.00) 34 (0.00)	0.01	31 (0.00) 34 (0.00)	0.00	31 (0.00) 34 (0.00)	0.01	31 (0.00) 34 (0.00)
31	Tamil Nadu	1.00	1.00	1.00	24	1.00	27	1.00	26	1.00	25
32	Telangana	0.39	17 (0.70) 19 (0.05) 27 (0.25)	0.39	31 (0.29) 34 (0.04)	0.39	31 (0.29) 34 (0.05)	0.38	31 (0.28) 34 (0.04)	0.38	31 (0.26) 34 (0.05)
33	Tripura	0.01	17 (0.01) 19 (0.98) 34 (0.01)	0.01	34 (0.01)	0.01	34 (0.01)	0.01	34 (0.01)	0.02	34 (0.01)
34	Uttar Pradesh	1.00	13.00	1.00	33	1.00	33	1.00	32	1.00	33
35	Uttarakhand	0.11	17 (0.24) 19 (0.55) 27 (0.21)	0.09	31 (0.05) 34 (0.03)	0.08	31 (0.04) 34 (0.04)	0.08	31 (0.04) 34 (0.04)	0.14	31 (0.07) 34 (0.10)
36	West Bengal	0.33	9 (0.76) 34 (0.24)	0.30	34 (0.21)	0.35	34 (0.27)	0.37	34 (0.29)	0.50	34 (0.39)

Other states of country besides Tamil Nadu and Uttar Pradesh have huge scope of improvement. Thus, the resources of these states need to be fully utilized to achieve greater efficiency level. Indian economy is facing various challenges, regarding higher education which needs to be overcome through appropriate policy formation and their effective implementation.

Table 3: Scale Efficiency (TE) Score and Benchmarks of States and UT's on the basis of selected variables of Higher Education Institutions from 2011 - 2016

S. No.	States/UT's	2015-16		2014-15		2013-14		2012-13		2011-12	
		SE Score	Benchma rks	SE Score	Benchma rks	SE Score	Benchma rks	SE Score	Benchma rks	SE Score	Benchma rks
1	Andaman & Nicobar Islands	0.38	17 (0.00) 19 (0.95) 27 (0.05)	0.27	19 (1.00) 31 (0.00)	0.34	9 (0.47) 17 (0.00) 19 (0.53)	0.27	9 (0.97) 27 (0.03)	0.35	9 (0.99) 27 (0.01)
2	Andhra Pradesh	0.84	17 (0.76) 19 (0.12) 27 (0.12)	0.66	19 (0.61) 31 (0.39)	0.77	17 (0.67) 19 (0.27) 27 (0.06)	0.78	9 (0.32) 17 (0.55) 27 (0.13)	0.81	17 (0.93) 31 (0.04) 34 (0.03)
3	Arunachal Pradesh	0.30	17 (0.01) 19 (0.95) 27 (0.03)	0.16	19 (0.99) 31 (0.01)	0.34	9 (0.43) 17 (0.01) 19 (0.56)	0.42	9 (0.91) 17 (0.00) 27 (0.09)	0.27	9 (0.94) 17 (0.00) 27 (0.05)
4	Assam	0.58	17 (0.03) 19 (0.90) 34 (0.07)	0.40	19 (0.92) 31 (0.02) 34 (0.06)	0.53	9 (0.83) 17 (0.15) 34 (0.02)	0.51	9 (0.87) 17 (0.13) 27 (0.00)	0.47	9 (0.87) 17 (0.10) 27 (0.03)
5	Bihar	0.68	9 (0.78) 34 (0.22)	0.59	19 (0.80) 34 (0.20)	0.69	9 (0.75) 34 (0.25)	0.59	9 (0.77) 34 (0.23)	0.64	9 (0.69) 34 (0.31)
6	Chandigarh	0.38	17 (0.03) 19 (0.57) 27 (0.40)	0.28	19 (0.98) 31 (0.02)	0.43	17 (0.04) 19 (0.63) 27 (0.33)	0.54	9 (0.35) 17 (0.03) 27 (0.62)	0.42	9 (0.59) 17 (0.04) 27 (0.37)
7	Chhatisgarh	0.63	17 (0.07) 19 (0.87) 34 (0.07)	0.42	19 (0.92) 31 (0.02) 34 (0.06)	0.63	9 (0.81) 17 (0.18) 34 (0.01)	0.59	9 (0.84) 17 (0.03) 21 (0.12)	0.59	9 (0.87) 17 (0.08) 34 (0.06)
8	Dadra & Nagar Haveli	0.63	9 (1.00) 34 (0.00)	0.48	19 (1.00) 34 (0.00)	0.64	9 (1.00) 34 (0.00)	0.69	9 (1.00) 34 (0.00)	0.61	9 (1.00) 34 (0.00)
9	Daman & Diu	1.00	4.00	0.70	19 (1.00) 34 (0.00)	1.00	17	1.00	30	1.00	30
10	Delhi	0.31	17 (0.26) 19 (0.61) 34 (0.13)	0.24	19 (0.80) 31 (0.11) 34 (0.09)	0.31	9 (0.59) 17 (0.37) 34 (0.04)	0.30	9 (0.64) 17 (0.32) 21 (0.04)	0.25	9 (0.70) 17 (0.29) 34 (0.01)
11	Goa	0.67	17 (0.01) 19 (0.68) 27 (0.31)	0.48	19 (0.99) 31 (0.01)	0.74	17 (0.01) 19 (0.78) 27 (0.21)	0.70	9 (0.66) 17 (0.01) 27 (0.33)	0.61	9 (0.69) 17 (0.01) 27 (0.30)
12	Gujarat	0.63	17 (0.14) 19 (0.67) 34 (0.19)	0.49	19 (0.77) 31 (0.05) 34 (0.17)	0.69	9 (0.56) 17 (0.28) 34 (0.16)	0.69	9 (0.53) 21 (0.35) 34 (0.12)	0.67	9 (0.54) 17 (0.14) 34 (0.32)
13	Haryana	0.72	17 (0.34) 19 (0.52) 27 (0.14)	0.53	19 (0.81) 31 (0.19)	0.76	17 (0.29) 19 (0.58) 27 (0.13)	0.70	9 (0.50) 17 (0.26) 27 (0.24)	0.52	9 (0.57) 17 (0.27) 27 (0.16)
14	Himachal Pradesh	0.56	17 (0.11) 19 (0.64) 27 (0.25)	0.40	19 (0.95) 31 (0.05)	0.62	17 (0.12) 19 (0.75) 27 (0.12)	0.65	9 (0.63) 17 (0.12) 27 (0.25)	0.46	9 (0.73) 17 (0.12) 27 (0.15)
15	Jammu and Kashmir	0.42	17 (0.14) 19 (0.84) 27 (0.02)	0.28	19 (0.92) 31 (0.06) 34 (0.01)	0.44	9 (0.37) 17 (0.13) 19 (0.50)	0.38	9 (0.80) 17 (0.13) 27 (0.07)	0.30	9 (0.86) 17 (0.13) 27 (0.01)
16	Jharkhand	0.46	9 (0.93) 34 (0.07)	0.34	19 (0.94) 34 (0.06)	0.45	9 (0.93) 34 (0.07)	0.42	9 (0.94) 34 (0.06)	0.48	9 (0.94) 34 (0.06)
17	Karnataka	1.00	25.00	0.90	19 (0.51) 31 (0.46) 34 (0.03)	1.00	26	1.00	20	1.00	25
18	Kerala	0.78	17 (0.34) 19 (0.37) 27 (0.29)	0.55	19 (0.82) 31 (0.18)	0.90	17 (0.28) 19 (0.54) 27 (0.18)	0.88	9 (0.51) 17 (0.23) 27 (0.26)	0.75	9 (0.54) 17 (0.23) 27 (0.23)
19	Lakshadweep	1.00	25.00	1.00	33	1.00	19	0.99	9 (0.82) 27 (0.18)	0.82	9 (0.84) 27 (0.16)
20	Madhya Pradesh	0.81	17 (0.19) 19 (0.51) 34 (0.30)	0.75	19 (0.59) 31 (0.11) 34 (0.30)	0.79	9 (0.44) 17 (0.28) 34 (0.28)	0.79	9 (0.39) 21 (0.49) 34 (0.12)	0.65	9 (0.51) 17 (0.22) 34 (0.28)
21	Maharashtra	0.89	17 (0.59) 31 (0.05) 34 (0.36)	0.80	19 (0.43) 31 (0.32) 34 (0.25)	0.91	9 (0.05) 17 (0.67) 34 (0.27)	1.00	5	0.80	9 (0.06) 17 (0.69) 34 (0.25)
22	Manipur	0.57	17 (0.03) 19 (0.64) 27 (0.33)	0.39	19 (0.98) 31 (0.02)	0.60	17 (0.03) 19 (0.69) 27 (0.29)	0.63	9 (0.62) 17 (0.02) 27 (0.36)	0.55	9 (0.62) 17 (0.03) 27 (0.35)
23	Meghalaya	0.53	17 (0.02) 19 (0.88) 27 (0.10)	0.40	19 (0.99) 31 (0.01)	0.73	17 (0.02) 19 (0.93) 27 (0.05)	0.64	9 (0.79) 17 (0.02) 27 (0.19)	0.54	9 (0.84) 17 (0.01) 27 (0.15)

24	Mizoram	0.65	17 (0.00) 19 (0.76) 27 (0.24)	0.45	19 (1.00) 31 (0.00)	0.72	17 (0.00) 19 (0.87) 27 (0.13)	0.64	9 (0.75) 27 (0.25)	0.59	9 (0.79) 17 (0.00) 27 (0.21)
25	Nagaland	0.75	17 (0.01) 19 (0.88) 27 (0.10)	0.43	19 (0.99) 31 (0.01)	0.68	9 (0.24) 17 (0.02) 19 (0.74)	0.64	9 (0.86) 17 (0.01) 27 (0.13)	0.45	9 (0.90) 17 (0.02) 27 (0.08)
26	Odisha	0.67	17 (0.28) 19 (0.68) 34 (0.03)	0.51	19 (0.86) 31 (0.10) 34 (0.04)	0.77	9 (0.56) 17 (0.33) 19 (0.12)	0.70	9 (0.72) 17 (0.22) 27 (0.07)	0.53	9 (0.80) 17 (0.12) 27 (0.07)
27	Puducherry	1.00	17.00	0.81	19 (0.98) 31 (0.02)	1.00	13	1.00	21	1.00	20
28	Punjab	0.82	17 (0.55) 19 (0.32) 27 (0.13)	0.60	19 (0.73) 31 (0.27)	0.81	17 (0.47) 19 (0.47) 27 (0.06)	0.75	9 (0.51) 17 (0.31) 27 (0.18)	0.60	9 (0.61) 17 (0.24) 27 (0.15)
29	Rajasthan	0.77	17 (0.15) 19 (0.53) 34 (0.33)	0.71	19 (0.63) 31 (0.13) 34 (0.24)	0.78	9 (0.48) 17 (0.41) 34 (0.11)	0.76	9 (0.50) 17 (0.16) 21 (0.34)	0.64	9 (0.54) 17 (0.23) 34 (0.23)
30	Sikkim	0.56	19 (0.61) 27 (0.39)	0.47	19 (0.99) 31 (0.01)	0.78	17 (0.00) 19 (0.73) 27 (0.27)	0.90	9 (0.56) 27 (0.44)	0.52	9 (0.69) 17 (0.00) 27 (0.31)
31	Tamil Nadu	1.00	1.00	1.00	28	1.00	0	1.00	0	1.00	1
32	Telangana	0.81	17 (0.70) 19 (0.05) 27 (0.25)	0.68	19 (0.63) 31 (0.37)	0.75	17 (0.63) 19 (0.21) 27 (0.16)	0.81	9 (0.18) 17 (0.54) 27 (0.28)	0.72	9 (0.27) 17 (0.53) 27 (0.21)
33	Tripura	0.44	17 (0.01) 19 (0.98) 34 (0.01)	0.26	19 (0.99) 31 (0.01) 34 (0.00)	0.49	9 (0.67) 17 (0.03) 19 (0.31)	0.46	9 (0.93) 17 (0.02) 27 (0.05)	0.41	9 (0.96) 17 (0.02) 27 (0.02)
34	Uttar Pradesh	1.00	13.00	1.00	16	1.00	11	1.00	6	1.00	11
35	Uttarakhand	0.57	17 (0.24) 19 (0.55) 27 (0.21)	0.39	19 (0.89) 31 (0.11)	0.46	17 (0.19) 19 (0.78) 27 (0.03)	0.45	9 (0.65) 17 (0.17) 27 (0.18)	0.38	9 (0.64) 17 (0.30) 27 (0.06)
36	West Bengal	0.57	9 (0.76) 34 (0.24)	0.48	19 (0.79) 34 (0.21)	0.57	9 (0.73) 34 (0.27)	0.57	9 (0.71) 34 (0.29)	0.67	9 (0.61) 34 (0.39)

Table 4: Overall Efficiency of States and UT's on the basis of selected variables of Higher Education Institutions for the period 2011 - 2016

States/UT's	TE Score (2011-16)	SE Score (2011-16)	Overall Efficiency
Andaman & Nicobar Islands	0.00	0.32	0.00
Andhra Pradesh	0.48	0.77	0.37
Arunachal Pradesh	0.00	0.30	0.00
Assam	0.10	0.50	0.05
Bihar	0.38	0.64	0.24
Chandigarh	0.02	0.41	0.01
Chhatisgarh	0.14	0.57	0.08
Dadra & Nagar Haveli	0.00	0.61	0.00
Daman & Diu	0.00	0.94	0.00
Delhi	0.12	0.28	0.03
Goa	0.01	0.64	0.01
Gujarat	0.36	0.64	0.23
Haryana	0.18	0.64	0.12
Himachal Pradesh	0.07	0.54	0.04
Jammu and Kashmir	0.05	0.36	0.02
Jharkhand	0.11	0.43	0.05
Karnataka	0.76	0.98	0.75
Kerala	0.20	0.77	0.16
Lakshadweep	0.00	0.96	0.00
Madhya Pradesh	0.52	0.76	0.39
Maharashtra	0.76	0.88	0.67
Manipur	0.02	0.55	0.01
Meghalaya	0.01	0.57	0.01
Mizoram	0.00	0.61	0.00

Nagaland	0.01	0.59	0.01
Odisha	0.17	0.64	0.11
Puducherry	0.03	0.96	0.02
Punjab	0.27	0.72	0.19
Rajasthan	0.45	0.73	0.33
Sikkim	0.01	0.65	0.00
Tamil Nadu	1.00	1.00	1.00
Telangana	0.39	0.75	0.29
Tripura	0.01	0.41	0.01
Uttar Pradesh	1.00	1.00	1.00
Uttrakhand	0.10	0.45	0.04
West Bengal	0.37	0.57	0.21

Table 4 shows the overall efficiency of Indian states/UTs on the basis of selected indicators of higher education.

CONCLUSION

Education is a key indicator of human development and is included in the commonly used Human Development Index. Education not only provides knowledge and skill but also plays an important role in developing values in an individual. The study tried to compare Indian states/UTs on the basis of higher education institutions by selecting key indicators viz. Pupil teacher ratio, Gross Enrollment ratio and Number of graduates pass out. Tamil Nadu and Uttar Pradesh have proved to be most efficient state in providing the higher education to the country.

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ENGINEERING EDUCATION: A LOOK AT QUALITY ISSUES

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ABSTRACT

Engineering and technology play a significant role in developed as well as in developing countries to design, create and implement effective and efficient strategies that endure their economies and social development. In the history of civilization Engineering has played a key role in economic development, because engineers are important not only in solving local problems but also in the creation, distribution and storing of knowledge. Thus, quality of engineering education needs to be continuously improved in order to helping countries reduce poverty, energize socio-economic development and make the right decisions for sustainable and environmentally compatible development. The current paper deals with the quality issues of engineering education in the context of knowledge based economy. The quality of engineering education relies on several factors. This paper concentrates on literature to reveal the parameters of quality, the challenges faced, and quality improvement strategies in engineering education.

Keywords: Engineering education, quality emphasis, blockages and quality strategies.

INTRODUCTION

Today Engineering Education sector is facing unprecedented challenges, as a result of the emergence of global markets and rapid social and technological evolutions, due to the implementation of new teaching and learning methodologies. Moreover, there are larger numbers of prospective employees, as job fitness requires higher and higher education because in the present knowledge intensive society progress of nation depends critically on the degree of people's education. Engineering education has significant contribution in the development of Infrastructural and economic growth of any nation. Although the costs associated with educational processes implementation steadily increases, many countries are still unable to increase their budget in education. In the developing country like India there is a need to upgrade the quality of engineering education, to generate engineers of professional excellence, and to prepare our engineering students for better career opportunities. The general purpose of an engineering education is to serve the state, the nation, and the world by graduating talented, conducting high quality research, enduring new technologies, widening the scope for educated engineers and creating, disseminating and storing knowledge for futuristic application. Nowadays the quality of engineering education is gradually deteriorating due to several reasons. Hence it is very imperative to understand the significance of quality in engineering education system and has to be enhanced in all aspects.

The present paper is purely literature based exploring the quality issues of engineering education in various angles. The current work is intended to clear the blockages of engineering education, and strategies to enhance the quality of engineering education.

LITERATURE REVIEW

The quality emphasis has become a central focus in many studies of Higher Education Institutions [AvaU93, AvaD95, Birn89, Bren, Cave88, Johne90, Kells90, Kells92, Link92, Lucier92, Richter92], Several factors justify this increasing concern associated with the need to guarantee organizational quality, as well as quality in the educational processes.

According to Birnbaum, (1989) quality of higher education can be perceived from three different perspectives. The first measures the quality based on scholar rules and uses academics as reference group. The social perspective measures society delight regarding the performance of the institution under analysis [Ball85]. The third perspective emphasizes the added value provided by the institution to each student.

Guè Nter Heitmann (1999) contribution deals with the various approaches of quality assurance in Germany with a special focus on Engineering Education.

According to the US National Science Foundation (NSF) Task Force on TQM the definition of Quality Engineering Education is: "Quality Engineering Education is the development of intellectual skills and knowledge that will equip graduates to contribute to society through productive and satisfying engineering careers as innovators, decision-makers and leaders in the global economy of the twenty first century."

QUALITY EMPHASIS IN ENGINEERING EDUCATION

Low competency coupled with lack of employment opportunities forces 65 to 70 per cent of engineering graduates to languish as unemployed or underemployed engineers. Year after year their number is increasing.

Unplanned expansion of engineering seats and continually lowering the quality of education are the reasons of this appalling situation. Hence quality enhancement programmes have to be initiated by both institutions and government. Qualitative improvements are needed in (i) determination of education and training capacity; (ii) maintaining quality standards for students, colleges, teachers and the inspecting and approving bodies; (iii) determination of scope and standards of curriculum (iv) recognizing facilities for internships and practical training and (v) extracurricular activities and personality development. [1]

To initiate the improvement of such quality standards the Ministry of Human Resources Development (MHRD) has initiated a programme named "Technical Education Quality and Improvement Programme" (TEQIP). The Department of Secondary and Higher Education (DSHE), under the MHRD, is in charge of this programme. In addition, the All India Council for Technical Education (AICTE) has launched a National Quality Initiative (NQI) for "promotion of qualitative improvement of technical education in relation to planned quantitative growth." The Indian Society for Technical Education (ISTE) is also implementing several quality improvement programmes.

In order to upgrade the capabilities and expertise of faculty government of India has initiated QIP in 1970, which envisages overall quality improvement of teaching in technical educational institutions.

The All India Council for Technical Education (AICTE) Act was passed by both the Houses of Parliament in 1987, with the mandate to ensure "the proper planning and coordinated development of the technical education system throughout the country, the promotion of qualitative improvements of such education in relation to planned quantitative growth, and the regulation and proper maintenance of norms and standards in the technical education system and for matters connected therewith".

AICTE has set up a National Board of Accreditation for defining the criteria for assessment of Quality of Technical Institutions, both at the under-graduate as well as post-graduate levels. The Process includes: self-assessment by the Institution, as well as, an Expert Committee Visit, and subsequent consideration by a Sectorial Committee and the Board.

Federation of Arab Engineers (FAE) has suggested the criteria for evaluating engineering programme quality. The criteria encompasses at least 5 years age of the programme, faculty with doctoral and masters degree, 32 credits for curricula and students and staff ratio must be according to the international standards.

Prof. Wlodzimierz Miszalski (2011) emphasized on the various quality estimation approaches such as Outcomes approach, Potential approach, Process approach and hybrid approach for engineering education. His study suggested the approaches will pave a way for the worldwide accepted Standards of Engineering Education and Principles of Accreditation that could be useful tools for improving quality of education and mobility of engineers.

BLOCKAGES IN ENGINEERING EDUCATION

- Rapid development of engineering institutions
- Unorganized examinations and related activities: The unnecessary priority for examinations and other related activities, extending over some more duration in a semester, is the primary cause for the decreased semester duration.
- Fewer working days for teaching are one of the main causes for deterioration of educational quality.
- Deficiency of experienced and qualified faculty
- Belated admissions
- Lack of faculty's adequate knowledge, articulation and field exposure
- Policy to register even for the final-year advanced courses without passing the foundation courses.
- Deprived laboratory amenities

It is obvious that many of our constraints, schedules, credits, fifty-minute periods, lectures, laboratories, and lock-step methods must be replaced by new methods and systems designed to teach more efficiently. This offers an opportunity for cooperation among industry, the colleges, and the professional societies.

PROMINENT QUALITY ORIENTED STRATEGIES IN THE ENGINEERING EDUCATION

- The critical inputs for quality education in institutions having proper infrastructure are curriculum and appropriate instructional methodology.

- More stress on the academic outcomes such as abilities for analysis, synthesis application, and judgment, which involve basic knowledge and assimilation of fundamentals.
- Deep focus on assignments, term papers, hands-on experience related activities, short projects and presentations for every subject.
- learning through practice
- Imbibing research oriented culture among faculty and students through establishing learning atmosphere.
- Redesigning of curricula in congruent with the industrial needs.
- The judicial and governmental interventions directing closure of colleges with a low percentage of pass has to be examined in the context of the above well-accepted instructional strategies.
- The final evaluations are also done through examinations which cannot be tackled with rote memory alone. i.e. Reforming examination system
- Enhancing the competitiveness among students through creative self-learning and civilizing high cognitive skills.
- Continuous emphasis on apt instructional methodologies
- Insisting the institutions to acquire and ensure the status of accreditation.
- Hiring and retaining competent, qualified faculty rather than cost cutting
- Organizing continuous faculty' re-orientation programmes to keep pace with changing environment
- AICTE, DSHE, ISTE and the affiliated universities must join hands in Reviewing, restructuring and upgrading of Curricula for both undergraduate and post-graduate courses and widening their scope.
- Adequate training facilities and industry and academia collaborations to provide training and project work to the students.
- Compulsory training in business and social etiquette, games, general reading, writing, debates, public speaking, and other cultural and intellectual exercises to nurture students in various aspects.
- Table 1 details the best practices adopted by several engineering educational organizations to improve the quality of engineering education.

CONCLUSION

Engineering education especially deals with technological innovation and highly essential for the growth of any country. Hence it is essential to assess the quality of an engineering education to match with the present global industrial requirements. Nowadays the engineering education became more commercialized. Most of the engineering graduates are unable to produce adequate performance required by the industry. This article may facilitate the researchers to recognize the problems and opportunities of institutions, and suggest means to improve their quality for the development of society and nation. Further in-depth research can be carried out in various wings of engineering to appreciate specific strategies to apprehend the quality in teaching and learning. In addition the empirical investigation can be performed to know the quality maintained by the institutions in various issues.

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MEASUREMENT OF FINANCIAL PERFORMANCE OF BANK OF BARODA THROUGH RATIO ANALYSIS**Anand A. Joshi¹ and Dr. Yashasvi Rajpara²**Research Scholar¹, Department of Commerce, Saurashtra University, Rajkot
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ABSTRACT

Banks play vital role in the economic development of a country. Supply of money in circulation is controlled by banks in an economy. In the globalized economy, there is an exemplary change in our country all over and it also had affected the Indian banking sector. The study is an effort to analyse the performance of Bank of Baroda for the last five years (2010 – 11 to 2014 – 15). Profit is the most essential parameter to identify the financial health of a bank. Required data are collected from the bank's annual reports. Financial ratios like Net Profit Margin Ratio, Return on Net worth Ratio, Net Interest to Total Funds Ratio, Operating Expenses to Total Funds Ratio, Loans Turnover Ratio, Total Assets Turnover Ratio, Current Ratio and Quick Ratio are taken into account to measure profitability of the bank. From the analysis it could be suggested that the bank has to take right measures to increase the income in order to achieve high profit.

Keyword : Bank of Baroda, Financial Ratios, Profitability, Performance

INTRODUCTION

Banking in India in the modern sense originated in the last decades of the 18th century. Among the first banks were the Bank of Hindustan, which was established in 1770 and liquidated in 1829-32; and the General Bank of India, established in 1786 but failed in 1791.

Bank of Baroda is one of the leading commercial banks in India. Bank of Baroda was incorporated on July 20, 1908 as a private bank with the name The Bank of Baroda Ltd. The Bank was established with a paid up capital of Rs 1 million and was founded by the Maratha, Maharaja of Baroda, H. H. Sir Sayajirao Gaekwad III. In the year 1910, the Bank opened their first branch in the city of Ahmedabad.

Bank of Baroda is an Indian state-owned banking and financial services company headquartered in Vadodara (earlier known as Baroda) in Gujarat, India. It is the second-largest public sector bank in India, after State Bank of India, and offers a range of banking products and financial services to corporate and retail customers through its branches and through its specialised subsidiaries and affiliates. Its headquarters is in Vadodara, it has a corporate office in the Bandra Kurla Complex in Mumbai. Currently Bank of Baroda customer Care services are outsourced from companies like TCS and IBM with an yearly tender engagement.

The bank, along with 13 other major commercial banks of India, was nationalised on 19 July 1969, by the Government of India and has been designated as a profit-making public sector undertaking (PSU). Based on 2014 data, it is ranked 801 on Forbes Global 2000 list. BoB has total assets in excess of 3.58 trillion, a network of 5307 branches in India and abroad, and over 8000 ATMs. In 2015 Bank of Baroda officials recently stumbled upon illegal transfers of a whopping Rs 6,172 crores in foreign exchange, made to Hong Kong through newly-opened accounts in the bank's Ashok Vihar branch.

FINANCIAL ANALYSIS

Financial Analysis is the process of determining the operating & financial characteristics of a firm from accounting data & financial statement. The goal of such analysis is to determine efficiency & performance of the firm management, as reflected in the financial records and reports. Its main aim is to measure the firm's liquidity, profitability and other indications that business is conducted in a rational and orderly way.

The basic financial statement of the various reports that the companies issue to their shareholder, the annual report is by far the most important. Two types of information are given in this report, first there is a text that describes the firms operating results during the past year and discusses new development that will affect future operations. Second there are few basic financial statements –the income statement, the balance sheet, the statement of retained earnings and the sources and uses of funds statements.

METHODS OF FINANCIAL ANALYSIS

The analysis and interpretation of financial statements is used to determine the financial position and results of operations as well. A number of methods or devices are used to study the relationship between different statements. The following methods analyses are generally used.

Ratio analysis, Trend analysis, Common size statements, Comparative statement analysis, Cash flow analysis and Funds flow analysis

FINANCIAL RATIO ANALYSIS

The Balance Sheet and the Statement of Income are essential, but they are only the starting point for successful financial management. Apply Ratio Analysis to Financial Statements to analyze the success, failure, and progress of your business.

Ratio Analysis enables the business owner/manager to spot trends in a business and to compare its performance and condition with the average performance of similar businesses in the same industry. To do this compare your ratios with the average of businesses similar to yours and compare your own ratios for several successive years, watching especially for any unfavorable trends that may be starting. Ratio analysis may provide the all-important early warning indications that allow you to solve your business problems before your business is destroyed by them.

Important Balance Sheet Ratios measure liquidity and solvency (a business's ability to pay its bills as they come due) and leverage (the extent to which the business is dependent on creditors' funding). They include the liquidity ratios, leverage ratio, gross profit ratio, net profit ratio, return on assets ratio, Earnings per share, and fixed turnover ratio.

NEED AND OBJECTIVES OF THE STUDY

Present Situation in capital market is unexpected where investors have to depth research before their rational investment in market. Present study is based on that problem and provides information to investor for their investment decision. Under this research study financial analysis of selected Pharmaceutical unit with the help of financial ratio analysis. Following are the objectives of the study

- To evaluate and examine the profitability and liquidity of Bank of Baroda.
- To compare the financial efficiency of Bank of Baroda.
- To analyze the financial ratio of Bank of Baroda.

METHODOLOGY

In view of the objective of the analysis is an exploratory research design has been adopted. Exploratory research design early interprets the already available information. It makes use of secondary data and lays emphasis on analysis interpretation of the existing and available information.

SOURCES OF THE DATA

The analysis is purely based on secondary data. The secondary data has been collected from published annual report. Relevant information has been collected from the company.

TIME PERIOD OF STUDY

The study has been conducted during period of eight years (2010 – 11 to 2014 – 15)

TOOLS USED FOR ANALYSIS

For the present study following tools and techniques have been used for analyzing the financial position of selected unit.

Accounting tools

- Ratio Analysis

LIMITATIONS OF THE STUDY

- The study is limited to only five year of trend analysis. Limitation of secondary data will remain with the study.
- The pertaining to the analysis is collected from Websites and corporate databases.
- It touches only the financial aspect of the company.

DATA ANALYSIS

NET PROFIT MARGIN RATIO

Net Profit Ratio is also termed as Sales Margin Ratio (or) Profit Margin Ratio (or) Net Profit to Sales Ratio. This ratio reveals the firm's overall efficiency in operating the business. Net profit Ratio is used to measure the relationship between net profit (either before or after taxes) and sales. This ratio can be calculated by the following formula:

$$\text{Net Profit Ratio} = \frac{\text{Net Profit Before Tax}}{\text{Net Sales}} \times 100$$

Net profit includes non-operating incomes and profits. Non-Operating Incomes such as dividend received, interest on investment, profit on sales of fixed assets, commission received, discount received etc. Profit or Sales Margin indicates margin available after deduction cost of production, other operating expenses, and income tax from the sales revenue. Higher Net Profit Ratio indicates the standard performance of the business concern.

Table 1: Net Profit Ratio

Year	Ratio	% Change
2010 – 11	19.38	100.00
2011 – 12	16.87	87.05
2012 – 13	12.73	65.69
2013 – 14	11.66	60.17
2014 – 15	7.91	40.82
Maximum	19.38	100.00
Minimum	7.91	40.82
Average	13.71	70.74

(Source: Calculated from Annual Reports)

As shown in above table, mostly showed a decreasing trend. The net profit ratio of Bank of Baroda in 2010 – 11 was 19.38% and in 2014 – 15 was 7.91% therefore the net profit is decreasing. The lowest ratio was 7.91 in the year 2014 – 15 whereas during the year 2010 – 11 highest ratio was 19.38 and average ratio of study period was 13.71 respectively.

RETURN ON NET WORTH RATIO

This ratio measures the profit return on investment. This ratio indicates the established relationship between net profit and shareholders' net worth. It is a reward for the assumption of ownership risk. This ratio is calculated as:

$$= \frac{\text{Net Profit after Tax - Preference Dividend - Equity Dividend}}{\text{Net worth}}$$

Where, Net Worth means Total Tangible Net Worth or Company's Net Assets - Long-Term Liabilities or Shareholders' Funds + Profits Retained in business.

Table 2: Return on Net worth Ratio

Year	Ratio	% Change
2010 – 11	20.15	100.00
2011 – 12	18.22	90.42
2012 – 13	14.01	69.53
2013 – 14	12.61	62.58
2014 – 15	8.53	42.33
Maximum	20.15	100.00
Minimum	8.53	42.33
Average	14.704	72.97

(Source: Calculated from Annual Reports)

The above table shows the banks' return on net worth, we have to divide net profit after preference dividend and tax by net worth of the bank. By analyzing the above figure we can say that in all years 2010 – 11, 2011 – 12, 2012 – 13, 2013 – 14 and 2015 – 16 Bank of Baroda was on lead by 20.15%, 18.22%, 14.01%, 12.61%, and 8.53 respectively. Bank of Baroda was indicating decreasing during the study period. The highest percentages were 20.15 in the year 2010 – 11 and the lowest percentage 8.53 in the year 2014 – 15.

NET INTEREST INCOME TO TOTAL FUND RATIO

Interest incomes are the main source of income in banking sector. Banks basically make money by lending money at rates higher than the cost of the money they lend. More specifically, banks collect interest on loans and interest payments from the debt securities they own, and pay interest on deposits, CDs, and short-term borrowings. The difference is known as the "spread," or the net interest income, and when that net interest income is divided by the bank's earning assets; it is known as the net interest margin.

$$\text{Net Interest Income to Total Fund Ratio} = \frac{\text{Net Interest Income}}{\text{Total Funds}}$$

Table 3: Net Interest Income To Total Fund Ratio

Year	Ratio	% Change
2010 – 11	2.76	100.00
2011 – 12	2.56	92.75
2012 – 13	2.28	82.61
2013 – 14	1.98	71.74
2014 – 15	1.92	69.57
Maximum	2.76	100.00
Minimum	1.92	69.57
Average	2.30	83.33

(Source: Calculated from Annual Reports)

The above table present the bank’s Net interest margin, we have to divide net interest income of the bank. By analyzing the above figure decreasing trend of net interest income to total fund ratio during the study period. The maximum ratio of Bank was 20.76% in the year 2010 – 11 whereas minimum ratio of bank was 1.92% and average ratio of study period was stated as 2.30% of the Bank. We can say that throughout the entire five years Bank of Baroda was not well earning in net interest.

OPERATING EXPENSES TO TOTAL FUNDS RATIO

A measure of what it costs to operate a piece of property compared to the income that the property brings in. The operating expense ratio is calculated by dividing a property's operating expense by its gross operating income. Investors using the ratio can further compare each type of expense, such as utilities, insurance, taxes and maintenance, to the gross operating income, as well as the sum of all expenses to the gross operating income.

$$\text{Operating Expenses to Total Fund Ratio} = \frac{\text{Operating Expenses}}{\text{Total Funds}}$$

The operating expense ratio is a useful tool when comparing the expenses of similar properties. If a particular piece of property has a much higher OER for a particular expense, such as maintenance, an investor should see that as a red flag and should look deeper into why maintenance expenses are so much higher than comparable properties.

Table 4: Operating Expenses to Total Fund Ratio

Year	Ratio	% Change
2010 – 11	1.38	100.00
2011 – 12	1.21	87.68
2012 – 13	1.14	82.61
2013 – 14	1.13	81.88
2014 – 15	1.07	77.54
Maximum	1.38	100.00
Minimum	1.07	77.54
Average	1.19	85.94

(Source: Calculated from Annual Reports)

From the above figure, we can analyze operating expenses to total fund that decreasing trend of the bank was 1.38, 1.21, 1.14, 1.13 and 1.07 of during the study period. The average trend of ratio was 1.19 whereas maximum ratio was 1.38 in the year 2010 – 11 and minimum ratio was 1.07 in end of the study period. It is to be said that, the smaller the ratio, the higher the bank’s ability to generate profit.

TOTAL ASSETS TURNOVER RATIO

This ratio shows the banks earnings against the capital invested in assets and in other ventures. It is an efficiency ratio which tells how successfully the bank is using its assets to generate revenue.

$$\text{Total Assets Turnover Ratio} = \frac{\text{Sales}}{\text{Total Assets}}$$

Table 5: Total Assets Turnover Ratio

Year	Ratio	% Change
2010 – 11	0.07	100.00
2011 – 12	0.07	100.00
2012 – 13	0.07	100.00
2013 – 14	0.06	85.71
2014 – 15	0.06	85.71
Maximum	0.07	100.00
Minimum	0.06	85.71
Average	0.066	94.29

(Source: Calculated from Annual Reports)

From the above figure, was show the total assets turnover ratio of Bank. We can conclude that in throughout first three years 2010 – 11, 2011 – 12, and 2012 – 13 were 0.07 constant ratio during the study period. The average total assets turnover ratio was 0.666 whereas maximum ratio was 0.07 in first three years and minimum ratio was 0.06 in last two years of study period.

CURRENT RATIO

Current Ratio establishes the relationship between current Assets and current Liabilities. It attempts to measure the ability of a firm to meet its current obligations. In order to compute this ratio, the following formula is used:

$$\text{Current Ratio} = \frac{\text{Total Current Assets}}{\text{Total Current Liabilities}}$$

The two basic components of this ratio are current assets and current liabilities. Current asset normally means assets which can be easily converted in to cash within a year's time. On the other hand, current liabilities represent those liabilities which are payable within a year. The following table represents the components of current assets and current liabilities in order to measure the current ratios.

Table 6: Current Ratio

Year	Ratio	% Change
2010 – 11	0.02	100
2011 – 12	0.03	150
2012 – 13	0.02	100
2013 – 14	0.02	100
2014 – 15	0.02	100
Maximum	0.03	150
Minimum	0.02	100
Average	0.022	110

(Source: Calculated from Annual Reports)

Current ratio reflects shows the company's ability to pay off its current liability. From the above figure, we can deduce that in 2010 – 11 the current ratio of the bankwas at 0.02, but then in 2011 – 12 Bank takes the lead by 0.01 and came at 0.03, again in 2012 – 13 Bank made a leap at 0.01and state 0.02 respectively. In 2012 – 15 Bank maintains its current asset turnover at 0.02. the average trend of current ratio was 0.022 during the study period.

QUICK RATIOS

Quick Ratio also termed as Acid Test or Liquid Ratio. It is supplementary to the current ratio. The acid test ratio is a more severe and stringent test of a firm's ability to pay its short-term obligations as and when they become due. Quick Ratio establishes the relationship between the quick assets and current liabilities. In order to compute this ratio, the below presented formula is used:

$$\text{Quick Ratio} = \frac{\text{Current Assets} - \text{Stock} - \text{Prepaid Expenses}}{\text{Current Liabilities}}$$

Table 7: Quick Ratio

Year	Ratio	% Change
2010 – 11	26.51	100.00
2011 – 12	28.00	105.62

2012 – 13	23.90	90.15
2013 – 14	24.05	90.72
2014 – 15	20.78	78.39
Maximum	28.00	105.62
Minimum	20.78	78.39
Average	24.65	92.98

(Source: Calculated from Annual Reports)

The quick ratio shows its ability to pay current obligations in time at an efficient way. From the above figure, are show the quick ratio of Bank of Baroda. The trend of quick ratio was fluctuating during the study period. We can surmise that in 2011 – 12 the ratio was 28.00 which is higher ratio whereas in 2014 – 15 the ratio was 20.78 which is lower ratio of study period. The liquid ratio of bank in 2012 – 13, 2013 – 14 and 2014 – 14 were 23.90, 24.05 and 20.78 was lower than the ratio in the year 2010 – 11. High Acid Test Ratio is an indication that the firm has relatively better position to meet its current obligation in time. On the other hand, a low value of quick ratio exhibiting that the firm's liquidity position is not good.

FINDINGS

- The net profit ratio was decreasing trend of the Bank. Hence bank haven't good profit margin.
- Due to the decreasing trend of net profit margin hence return on net worth is also show the decreasing trend.
- Return on net worth of bank was decreasing from last five years. Hence Bank of Baroda should take some corrective measures to increase its net worth.
- The interest was the main source of income for any bank, which was the main measuring tool of financial adequacy of the bank. So Bank was not financially sound because the ratio of net interest income to total fund ratio.
- In the context of Bank operating expense ratio is constantly decreasing which is good for financial condition of Bank of Baroda. Here Bank is having decreasing trend of ratio so it can be said that generates greeter profit at end of the year as compare to first four years.
- Current Ratios of the bank is simultaneously good, so the bank in good position. So, they should maintain their position.
- The fluctuating trend of liquid ratio and company have a not proper liquid position over the year. The ideal Quick Ratio of 1:1 is considered to be satisfactory.

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LAW ON JUVENILE DELINQUENCY IN INDIA & IT'S CRITICAL ANALYSIS
“IF EVERY SAINT HAS A PAST THEN EVERY CRIMINAL HAS A FUTURE”**Yashveer Singh**Research Scholar, Department of Law, M.D.U, Rohtak

ABSTRACT

Children are considered the greatest national assets. But the crimes by children are a harsh reality of the present times. In India, it is a disturbing trend of the recent times that the young offenders i.e. juveniles are found to be involved more in the heinous crimes. Children are expected to have good virtues in them. However, due to various reasons, some children do not obey the settled social and legal norms. Such children get involved in criminal behavior which is known as ‘Juvenile Delinquency’. This paper gives an overview as to who is juvenile, the crimes committed by juveniles, reasons behind juvenile delinquency and the laws in India dealing with.

Keywords: Juvenile Delinquency, Juvenile in conflict with law, Juvenile Crimes in India

INTRODUCTION

The problem of juvenile delinquency has been in existence since time immemorial, but since past few decades this problem has become a great cause of concern. Once again in Ryan international case the problem of juvenile delinquency occurs where a juvenile kills a seven year old child because he wants only postponement of exam date. What kind of society we did in the past few years. We should try to find the cause of this problem and not blaming the government and law's. Ryan international case is the not a only case the frightful incidence of Nirbhya Rape Case raised many debates in this regard because one of the accused persons was a juvenile; he was only 6 months short from being adult and hence thereby he got escaped from severe punishment. As a result of the protests by people, the government was compelled to enact Juvenile Justice (Care and Protection) Act, 2015. so that the juveniles in conflict with the law in the age group of 16-18 years, involved in heinous crimes can be tried as adults. However, this was not the only reason for the government to enact this legislation. The other reasons were, First- implementation and procedural delays being faced by the then existing law i.e. Juvenile Justice (Care and Protection) Act, 2000; Secondly- the increase in juvenile crimes especially between the age group 16-18 years, as per the National Crime Record Bureau's Reports. Moreover, in this fast changing world where development of science and technology keeps us on the run with the rapid occurring changes which affect our lifestyles, we cannot remain confined in the framework of old laws which were made as per the needs of society of those times.

WHO IS JUVENILE

Juvenile is the term used for any person who is under the age of 18 years, according to Sec.2 (k) of, “The Juvenile Justice (Care and Protection of Children) Act, 2000. Sec.2 (l) defines a “juvenile in conflict with law” as a child who is alleged to have committed an offence and has not yet completed 18 years of age at the time of commission of offence. “Offence” is defined as an act punishable under any law for the time being in force. And the Act specifies that a child should be tried for an offence on the basis of his status as a ‘child’ at the time of commission of offence and not at the time of trial. This means if the child commits any offence even on the last day of his 18th year he will be considered a child for the purpose of trying under this Act and that includes crimes of any nature. The Act has given broad guidelines as to how the authorities or institutions established by the Act are required to treat the child but it does not specify what happens when the offending child enters into adulthood, whether he ceases to be a criminal even though he has committed a crime, or whether his being a child at the time of committing the offence enables him to be set free upon reaching adulthood. A case in instance is the ‘Minor’ accused in the Delhi Rape of a 23 year old paramedic in a moving bus. After spending a year in an observation home he has been released much to the chagring of the victim's family and the Indian society. The Court's verdict upon his release had been that ‘there are't any laws to confine him anymore, therefore he should be released’, has brought to light the many issues concerning Juvenile justice which merit some serious thought.

JUVENILE CRIME IN INDIA

Petty offences in general and heinous crimes in particular are being committed regularly in India by children. The juveniles between the ages of 16 to 18 have been found to be more involved in heinous crimes. According to National Crime Record Bureau (NCRB)'s report of 2013, children of the age group 16-18 years were found to be responsible for 66% of crimes committed by all children in 2013 which reflect an increase of 10 % from 2003 records. The data of Juvenile Crimes of the past few years is as follows:

The share of Indian Penal Code (IPC) crimes registered against juveniles to total IPC crimes registered in the country during 2005 was at 1.0% which marginally increased to 1.1% in 2006 and remained static in 2007. This share increased marginally to 1.2% in 2008, thereafter decreased to 1.1% in 2009. This share further decreased to 1.0% in 2010 and thereafter marginally increased to 1.1% in 2011. Further, the share increased marginally to 1.2% in 2012 and remained static at 1.2% in 2013 and 2014. Furthermore, the share has marginally decreased to 1.1% in 2015.

CAUSES OF DELINQUENCY

The causes for juvenile crime are usually found at each level of the social structure, including society as a whole, social institutions, social groups and organizations, and interpersonal relations. Juveniles' choice of delinquency are fostered by a wide range of factors, the most important of which are described below.

a) Rational Choice

As per the behavioral study done on delinquent children by the psychologists, it suggests that the child does any delinquent act because his mind tells him to do it. In other words he does this because he wants to do it. These kinds of acts provides immense satisfaction to the offenders and so they see nothing wrong in it.

b) Social Disorganization

As the joint family system is coming to an end, a new trend has evolved where in both the parents are working and as a result children are left neglected and such isolation leads the child's involvement in wrongful acts.

c) Bad Company

One of the major reasons as to why children are entering into the worlds of crime is because of their bad company. Children who are in bad company knowingly or unknowingly indulge in criminal activities. It is this Bad company which motivates them to commit crime.

d) Labeling

This is the theory of our society. Generally when we see someone or hear someone's involvement in a crime, we actually label him as a criminal. For example, calling someone a failure may push him towards doing wrongful acts. Such terminology becomes identification marks of these individuals and they thus rarely make an attempt to come out of it.

e) External Causes

I. Atmosphere at home

An individual may have certain problems within his home which may have led him to the wrong society. Like treatment from step mothers, poverty, Effect of T.V or Internet or other media. Such cases are mostly seen with children who do not have anyone to look after them after they return from school or there is least or excess of discipline exercised on them by the elders of the family.

II. Neighborhood

Neighborhood is that part of the society which may affect the acts of an individual at large. It marks an individual's ability to deal with Delinquency. If one finds gamblers, quarrelling couples, drunkards around him, then this is all that he would fall into and finally end up as a criminal.

III. Guardian's Behavior

Guardian here refers to parents, grandparents, relatives, teachers and any other caretaker that the child may come across in his daily life. The behavior of all of the above towards the child should be ideal, at the same time they should understand the needs and problems of the child to prevent him from indulging into crimes.

JUVENILES LAWS

POSITION BEFORE INDEPENDENCE

The first legislation dealing with children in conflict with law or children committing crime was Apprentice Act, 1850. It provided that children under the age of 15 years found to have committed petty offences will be bounded as apprentices. The Indian Penal Code, 1860 exempts children from all criminal liabilities who are under the age of seven years. It also exempts children between the ages of seven to twelve years from criminal responsibilities provided they have not attained the sufficient maturity of understanding to judge the nature and consequences of their conduct. It may be noted that these provisions of the Code are still in force. The Reformatory School Act was another landmark step in this direction which was enacted in 1867 and later modified in 1897. It empowered local governments to establish reformatory schools for treating the juvenile delinquents.

POSITION AFTER INDEPENDENCE

- i. The Juvenile Justice Act, 1986- This was an Act which brought uniform system throughout the country to provide for rehabilitation of neglected and delinquent juveniles and for the adjudication of certain matters relating to delinquent juveniles. This Act defined the term 'juvenile' as a "boy who has not attained the age of 16 years and a girl who has not attained the age of 18 years".
- ii. The Juvenile Justice (Care and Protection) Act, 2000- 'The Convention on Rights of Child' was adopted by United Nations on 20th November, 1989 and ratified by India on 11th December, 1992. Thereafter, India substituted Juvenile Justice Act, 1986 by 'The Juvenile Justice (Care and Protection) Act, 2000' to bring law relating to juveniles in tune with the above said convention ratified by it. This Act, first of all, made the age of juvenile uniform. This Act defined juvenile as any person below the age of 18 years who is alleged to have committed any offence. Whereas under the old law, juvenile delinquent was meant by a girl below the age of 18 years and a boy under the age of 16 years. Thus, the Parliament through the Act of 2000 raised the age bar to 18 for both girl and boy. This Act made many other changes such as, substitution of the terms like 'juvenile delinquent' by 'juvenile in conflict with law', 'Juvenile Court' by 'Juvenile Justice Board', 'neglected child' by 'child in the need of care and protection', 'Juvenile Welfare Board' by 'Child Welfare Board' etc. The Act introduced more child friendly environment of Juvenile Justice Board (JJB) than the earlier one. The Act said that its environment should not look like a court. The 'juvenile in conflict with law' cannot be kept in police lock-up or jail in any condition. This Act introduced Special Juvenile Police Unit to deal with such juveniles, to proceed before the JJB and to keep him in observation home only.

THE JUVENILE JUSTICE (CARE AND PROTECTION OF CHILDREN) ACT, 2000

The Juvenile Justice (Care and Protection of Children) Act, 2000, which has replaced the earlier Juvenile Justice Act, 1986, has been enforced in the entire country except the State of Jammu & Kashmir w.e.f 1st April 2001. The new law is friendlier and provides for proper care and protection. A clear distinction has been made in this Act between the juvenile offender and neglected child. It also prescribes a uniform age of 18 years below which both boys and girls are to be treated as children. It also aims to enable increased accessibility to a juvenile or the child by establishing Juvenile Justice Boards and Child Welfare Committees and Homes in each district or group of districts.

1) A Programme for Juvenile Justice

The Juvenile Justice (Care and Protection of Children) Act, 2000 lays down the primary law for not only the care and protection of the children but also for the adjudication and disposition of matters relating to children in conflict with law. For the implementation of the Act, the Ministry is implementing a plan Scheme called, Programme for Juvenile Justice.

2) The objectives of the Programme for Juvenile Justice are

- i. To extend help to State Governments to bear the cost of infrastructure and services development under the Juvenile Justice Act in order to ensure that in no circumstances the child in conflict with law is lodged in a regular prison.
- ii. To ensure minimum quality standards in the juvenile justice services.
- iii. To provide adequate services for prevention of social mal-adjustment and rehabilitation of socially mal-adjusted juveniles.
- iv. Ensure participation of community and other organizations into the care and protection of children in conflict with law who are perhaps more vulnerable than other groups of children.

THE JUVENILE JUSTICE (CARE AND PROTECTION) ACT, 2015

The Juvenile Justice Act, 2015 was enacted to replace the existing Indian Juvenile Delinquency law, so that the juveniles in conflict with the law in the age group of 16-18 years, involved in heinous crimes can be tried as adults. Since past few years, there has been steep rise in serious crimes involving youth of 16-18 years of age but their ages served as a 'gateway pass' from criminal prosecution. The need of changes regarding age for criminal responsibility in the existing laws was strongly felt when after the sensational '2012 Delhi Gang Rape' (commonly known as Nirbhya Rape Case), one of the accused was found only few months below from being 18 and tried by juvenile court. This accused boy was sentenced to only 3 years and sent to a reformatory home. This is very awkward but true that all the other co-accused were awarded death sentence but the person who committed the most brutal part was awarded only a 3 years of remand as per JJ Act, 2000. The victim's mother criticized and said that by not punishing the juvenile adequately, the court was encouraging the teenagers to commit similar crimes. On 12 August, 2014, a bill was introduced by Maneka Gandhi, the Minister

of Women and Child Development, to allow 16-years olds to be tried as adult. After long debates over this bill, finally 'The Juvenile Justice (Care and Protection) Act, 2015' came into force on 15th January, 2016. Some of its salient features are as follows:

- i. This Act permits juvenile who has completed or is above the age of 16, to be tried as adult for 'heinous offences'.
- ii. A child of 16-18 years age, who commits a serious offence (not heinous offence), may be tried as an adult if he is apprehended after the age of 21 years.
- iii. No child can be awarded death penalty or life imprisonment.
- iv. This Act provides for mandatory constitution of Juvenile Justice Board (JJBs) for each district by State government for exercising the powers and discharging its functions relating to 'children in conflict with law' under this Act and similarly, the constitution of Child Welfare Committees (CWCs) in each district for exercising the powers and to discharge the duties conferred on such Committees in relation to 'child in need of care and protection' under this Act.
- v. Under this new legislation, a preliminary enquiry is conducted by the Boards within a specified time period to determine whether a juvenile offender is to be sent for rehabilitation centre or to a children's court to be tried as an adult. The enquiry is to be assisted by experienced psychologists, psycho-social workers and other experts.

CONCLUSION

This can be concluded that the new law dealing with juvenile delinquency i.e. Juvenile Justice (Care and Protection) Act, 2015 is right for the need of the present Indian scenario because maturity level of children has not remained the same as it was 10-15 years ago. Now child gets maturity early in present environment due to influence of internet and social media. But the other side of the coin can also not be ignored. Meaning thereby, whether by punishing 16-17 year olds, we are following punitive system not reformatory system?; whether by punishing a child of 16-17 years old and put in regular adult jail with hardened criminals, the child would not come out as a toughened criminal? ; A lot of questions arise in our minds. Thus, merely enacting a stricter law regarding juvenile offenders and implementing it is not always the solution to control this problem. It is not only the responsibility of the child that he/she has committed such heinous crime but is also the responsibility of the society that why society is not able to provide a proper and healthy childhood to the child and such type of discrimination and deprivation, both social and economic, are there that the child is forced to commit crimes; also why the State fails to provide care and protection to its children as per its role assigned to it by the Parents and society.

REFERENCE

- 1) Section 2(35) of The Juvenile Justice (Care and Protection) Act, 2015
- 2) (2013) 7 SCC 705
- 3) As per NCRB's Report 'Crimes in India – 2014'
- 4) As per NCRB's Report 'Crimes in India - 2015'
- 5) lex-warrior.in/2017/09/juvenile-delinquency-india-critical-analysis/
- 6) Section 82 of the Indian Penal Code
- 7) Section 83 of the Indian Penal Code
- 8) Section 2(a) of The Juvenile Justice Act, 1986
- 9) Dr. Krishna Pal Malik: Victimology, Penology & Correctional Administration in India, Allahabad Law Agency, (2011), p.146.
- 10) *Pratap Singh v. State of Jharkhand*, AIR 2005 SC 2731
- 11) *Arnit Das v. State of Bihar*, AIR 2000 SC 2264
- 12) As per Section 2(33) of The Juvenile Justice (Care and Protection) Act, 2015, heinous offences include the offences for which the minimum punishment under the Indian Penal Code or any other law for time being in force is imprisonment for seven years or more.
- 13) Section 2(54) of The Juvenile Justice (Care and Protection) Act, 2015 defines it as Serious offences include the offences for which punishment under the Indian Penal Code or any other law for time being in force, is imprisonment between three to seven years.

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- 14) Section 2(13) of The Juvenile Justice (Care and Protection) Act, 2015 defines it as a child who is alleged or found to have committed an offence and who has not completed eighteen years of age on the date of commission of offence.
 - 15) Section 4 of The Juvenile Justice (Care and Protection) Act, 2015
 - 16) Section 27 of The Juvenile Justice (Care and Protection) Act, 2015
 - 17) Section 15 read with Section 18 of The Juvenile Justice (Care and Protection) Act, 2015
 - 18) www.livelaw.in/juvenile-justice-act-2015-emotional-aftermath-dreaded-nirbhya-incident-step-backward/

INDUSTRIAL VISIT: BRIDGE BETWEEN CLASSROOM AND CORPORATE WORLD

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ABSTRACT

Industrial visits for engineering students have significant potential benefits for all involved. For the student, it is an opportunity to broaden their understanding of the industry and experiencing the practical application of theories learnt in class. For the industrial organisation, it is an opportunity to showcase itself as a potential career destination to the students, whilst for the institute it is an opportunity to enrich the student experience through authentic learning. This research effort dealt with the feedback analysis of Industrial visit of a technical institute SRICT, Gujarat, INDIA in the year 2016-17. This paper reports on an attempt to make the industrial visit an integral part of the course. This is achieved through identifying learning outcomes and a suitable industrial site to achieve them. This paper also highlights the objectives & activities of Industrial visit. This paper makes an attempt to introduce the terms and concept of Industrial visit. The research reported in this paper explores the relationships and interactions between students, academic staff and the staff of the industrial organisations involved with industrial visits. In this paper authors presented the effectiveness of an industry visit in the process of learning process

Keywords: career destination, Industrial visits, learning outcomes, practical application, technical institute

INDUSTRIAL EXPOSURE

The industries require the best talent and the university should provide it. In the present, curriculum of Technical Education there is a gap existing between the institutes and the industries. And industrial visits are minimising this gap by acting as a bridge between them. Industrial visits are very important for every technical student as it provides as clear picture to the professionals in the making who have the zeal for a bright future. Industrial visits provide vital information about the organization, its performances and various functioning process of the organization. It also enables to understand the internal working environment.

LITERATURE REVIEW

Industrial visit is a vital part of engineering courses. It helps to bridge the gap between classroom and the real field world. Students are benefited to learn about “real life” examples of business and engineering management. According to Sanroman pazos and Longo (2010), industrial visits give students insight into their future professions by giving them the opportunity to observe industrial processes in operation. In addition to benefiting the student, industrial visits also benefit stakeholders by bringing them into contact with prospective employees (Nyamaptene, 2012). Moreover, industrial visits give universities to fulfil the accreditation requirements imposed by various professional bodies for engineering education (JBM 2009; Nyamaptene, 2012). One of important objectives of engineering course is desire to prepare graduates to quickly become productive upon entering the workforce. Therefore industrial visit make students understand the subject to its core and its deeper practical experiences in real field situation. Universities apply different methods to incorporate practical experiences and real world applications into their curricula to prepare students for the technical challenges they might face in workplace (Frempong et al., 2005). Such methods include “project-based learning”, “virtual teaching”, laboratory-based teaching, student’s internship etc (Faisal, 2012; Sen, 2012; Frempong et al., 2005). Chanson (2001) was the first to address the importance of site visit in enhancing learning of undergraduate engineering unit. Further studies by Forest and Rayne (2009) reported that field trip is an excellent way to reinforce concepts learned in lecture and laboratory sessions and stimulate student interest in continuing their life-long unit learning. There are also few studies reported the ineffectiveness of industry visit on student’s learning (Dewitt and Storksdierek, 2008). Lecture-based education can provide solutions to some of the problems. The use of slides, video and computer simulation, laboratory experiment can assist by creating a learning experience which does have some positive (Mills and Ashford, 2003).

AIMS & OBJECTIVES

- To aid Faculties in the delivery of the university curriculum.
- To help students fulfil certain curriculum requirements.
- To provide a unique opportunity for professional buddies to gain an insight into a working environment related to a subject area.
- To help trainees develop their communication and inter-personal skills in the context of work.
- To help businesses promote their line of work.

DESCRIPTION OF ACTIVITY

Every activity the students engage in should be broken down into distinct phases:

1. **Plan** Set goals and prepare as to achieve these goals.
2. **Experience** Experience the activity itself.
3. **Debriefing** Reflect on the experience and report.
4. **Evaluate** Analyse and Draw Conclusions.
5. **Record** Complete a report/presentation/video.

PREPARATION OF STUDENTS

Preparation should be such so as to guide students towards recognizing the important elements in an industrial visit and provide support materials necessary to increase the effectiveness of this experience

- Class brainstorming on locations and industries
- Focus on specific aspects of the field of study & develop objectives for the visit
- Draw up a questionnaire for the visit
- Ancillary investigations
- Prepare questions to ask on site
- Assign roles to particular students
- Health and safety considerations

PRE-DEPARTURE ORIENTATION BY LEARNING TRAILS

- Discussion on objectives and expectations
- Dos and Don'ts during the program
- Health and safety

STUDENT ROLES DURING VISITS

- Introduction of class to the representatives of the host companies
- Participate in question and answer sessions
- Assign questions to students
- Wrap up and thank the Host Company representative/facilitator

POST-VISIT ACTIVITIES

- Student Reports
- Prepare presentations on ancillary investigations
- Detailed individual report on the location, industries and acquired knowledge
- Report on the industrial process
- Conclusion and recommendations

FACULTY EVALUATION

- Major learning outcomes of the industry visit as a classroom discussion
- Shortfalls of the visit
- Areas of improvement

BENEFITS FOR THE INSTITUTE

- Teachers become more aware of careers available from the subject that they teach so can highlight the importance of the subject to their students.
- The school creates valuable links with local industries.
- The visit helps to fulfil the requirements of providing careers advice to their students.

BENEFITS FOR THE ORGANISATIONS

- Hosting an industry visit provides the opportunity to demonstrate the breadth of jobs and careers available within the organisation.
- Staff acting as guides can develop their communication and presentation skills.
- The visit may help to fulfil organisations' corporate social responsibility obligations, and help to build links with the institute and community that will enhance the profile of the organisation.
- Liaising with institutes can allow staff within the organisation to acquire an understanding of curriculum developments and therefore, the range of skills that new potential employees possess.
- The scheme helps to build stronger links between employers and institutes.

IMPLEMENTING AN INDUSTRY VISIT

Building a relationship with the organisation Communication with the organisation may start via e-mail to a senior director or a member of human resources, but it is usually beneficial for a face-to-face meeting to be arranged, attended by teachers and representatives of the host organisation. Senior management in the institute should be fully involved in the process from the start, as their co-operation will be essential in ensuring that staffs have adequate time to prepare for the trip and to arrange cover for teachers who will be accompanying the students.

PRE-VISIT ARRANGEMENTS

Organisational meetings should take place before the start of the academic year, as this will allow the organisation enough time to fully understand the needs of the students and allow the institute to develop a relationship with the host organisation. The timing of the visit is crucial and should be carefully considered, as visits are most beneficial when students have recently encountered in the classroom the science that they will be seeing in action. Early organisation of the visit will also allow enough time for the institute to arrange cover for attending teachers.

DEFINING CLEAR LEARNING OBJECTIVES

It is essential that the institute has a clear idea of the learning objectives of the visit and communicates these clearly to the organisation before the day is planned, as organisations may not know the specifications of the curriculum. The finer details of the plan for the day, and the level at which scientific theory is discussed with the students, should be finalised with direct contact between the company and the teacher to ensure that all learning objectives will be met during the visit. Teachers should also discuss the learning objectives with the students so that they are better prepared for the visit. Background research into the organisation and preliminary teaching will help to focus the students and make the learning objectives more attainable. Following up the visit with a de-briefing session to discuss the science encountered will help students to retain what they learnt during the trip.

GROUP SIZE

In a larger group, some children may not have the opportunity to be hands-on and could become bored. The group size should take into consideration the space and activities available at the organisation, in order to ensure optimum engagement of the pupils.

INTEGRATION WITH THE CURRICULUM

Integrating the visit with the curriculum is important; if students have a clearer understanding of the theory they encounter in the organisation, they will be able to ask intelligent questions and benefit more from the visit.

- The visit must be arranged well in advance so that teachers have adequate time to plan lessons and resources.
- The teacher should meet with the organisation's staff beforehand to discuss in detail the science that the students will encounter.
- The organisation may have prepared some pre-reading or worksheets for pupils. Teachers should give students enough time to go through these before the visit so that they have an idea of the background of the organisation and what it does.
- The plan of the day and learning objectives should be discussed with the students so that they know what they will encounter and possibly pre-plan questions that they might want to ask.
- A debrief session should be held soon after the visit. This will give the students an opportunity to ask any additional questions and give the teachers an opportunity to ascertain how beneficial the visit was to the

students. During the session the teacher should reiterate the technical theories encountered during the visit and highlight how these match the curriculum.

THE ROLE OF THE TEACHER

The students remain under the teachers' duty of care throughout the visit. While the students should be allowed to be hands-on, the teachers should ensure that this happens in a reasonable and safe manner by setting clear boundaries. To ensure the safety of students and staff, the students should be advised of the organisation's health and safety policy before the visit. During the visit, the guides should be made aware of the support of the teachers as they might not be used to working with children and it is not their responsibility to discipline or reprimand the students.

EXAMPLE PLAN OF THE DAY

1. Briefing on health and safety and housekeeping.
2. Setting the context of the organisation: history, background and a brief overview.
3. Explanation of the organisational structure and different functional areas.
4. Explanation of how work within the organisation links to the science curriculum.
5. Site tour of the working environment and activities based on the science used in the organisation.
6. Outline of the career opportunities that are available within the organisation.
7. Profile of a member of staff within the organisation.
8. Question and answer session followed by evaluation and feedback.

CHECKLIST FOR TEACHERS

BEFORE THE VISIT

- Have you given the students some background to the organisation?
- Have you clearly defined the learning objectives to the organisation and the students?
- Has the organisation agreed the plan for the day (including timings) with you?
- Have you carried out a risk assessment?
- Have you written to parents or guardians to ask for permission to take their children out of institute?
- Have your students thought about personal objectives?
- Have you helped students form questions to ask the guides?
- Have you briefed the students on the school's health and safety procedure, the organisation's health and safety
- Procedure and the behaviour expected of them?
- Have you introduced the students to the scientific topics that they will encounter on the visit?
- Have the students carried out any preliminary work or reading provided by the organisation?

AFTER THE VISIT

- Conduct a briefing session where students can ask any further questions and discuss the relevance of the trip.
- Assess the benefits of the visit with the students and ask them to write up a mini report.
- Ask the students to write a thank you letter to the organisation.

CHECKLIST FOR GUIDES

BEFORE THE VISIT

- Have you carried out some research into the visiting institute?
- Do you know the number and ages of the visiting students?
- Do you understand the learning outcomes for the students and have a clear idea of how the visit will meet these?
- Do you know the name(s) of the teachers and any other personnel attending?

- Have you carried out a risk assessment and undertaken any other health and safety responsibilities?
- Have you got a clear understanding of the plan for the day and the timings of activities?
- Have you arranged any freebies that you could give to the students?
- Have you thought about how you are publicising the visit?

AFTER THE VISIT

- Have you recorded the visit in your appraisal or personal development plan?
- Have you produced a report of the visit for your line manager?

FEED BACK FORM FOR INDUSTRIAL VISIT OF SRICT, GUJARAT

Name of student:

Branch:

Enrl. No.

Name of Industries Visited in Sem-I & II

Sem	Branch	Sl	Date	Industry
1 st	Chemical Engineering	1	27 th September 2016	BEIL, Ankleshwar
		2	10 th October 2016	ETL Ankleshwar
		3	10 th December 2016	Aalpa Industries
	Electrical Engineering	1	29 th September 2016	BEIL, Ankleshwar
		2	8 th October 2016	ETL Ankleshwar
		3	10 th December 2016	Aalpa Industries
	Environmental Science & Technology	1	29 th September 2016	BEIL, Ankleshwar
		2	8 th October 2016	ETL Ankleshwar
		3	10 th December 2016	Aalpa Industries
2 nd	Chemical Engineering	1	4 th March 2017	Ganesh Sugar, Vataria
		2	18 th March 2017	Shree Colosperse Pvt Ltd, Ankleshwar
		3	29 th April 2017	Godrej Industries Ltd., Ankleshwar
	Electrical Engineering	1	4 th March 2017	Ganesh Sugar, Vataria
		2	17 th March 2017	Shree Colosperse Pvt Ltd, Ankleshwar
		3	29 th April 2017	Godrej Industries Ltd., Ankleshwar
	Environmental Science & Technology	1	4 th March 2017	Ganesh Sugar, Vataria
		2	17 th March 2017	Shree Colosperse Pvt Ltd, Ankleshwar
		3	29 th April 2017	Godrej Industries Ltd., Ankleshwar

- Were you aware about Industrial Environment before these Industrial Visits?
(a) Yes (b) No
- My idea about Industrial Visit is
(a) To see equipment and operations
(b) To see Industrial style of working
(c) All above
- Transport arrangement made by SRICT was of a suitable standard.
(a) Yes (b) No
- Industrial Visit was able to provide you Practical knowledge which will be useful for your study
(a) Strongly Disagree (b) Disagree (c) Agree (d) Strongly Agree
- Over all information gained through Industrial Visit is adequate.
(a) Strongly Disagree (b) Disagree (c) Agree (d) Strongly Agree

6. In my view Industrial Visit is essential to
 - (a) Know the interconnection between theory and practice
 - (b) Know and understand my role as engineer in industry
 - (c) All above
7. For doing good job in any Industry, I feel
 - (a) Regular class room teaching is/is not essential
 - (b) Regular lab working is/is not essential
8. Response of Industrial People was helpful and friendly
 - (a) Strongly Disagree (b) Disagree (c) Agree (d) Strongly Agree
9. Regular Industrial Visit would give me enough confidence to take up an Industrial Project in my B.E. education.
 - (a) Yes (b) No (c) Not Sure
10. I would like to have such Industrial Visits to be organized
 - (a) Never (b) Once in a Year (c) Semester (d) Four years
11. Overall Experience of Industrial Visit.
 - (a) Poor (b) Good (c) Very Good (d) Excellent
12. After visiting the industry I feel
 - (a) I can/cannot work satisfactorily in Industry
 - (b) I can/cannot set up my own Industry
13. Any other feed back to improve such Industrial Visit.

ANALYSIS (in %age) AT A GLANCE FOR FEED BACK OF INDUSTRIAL VISIT

Sr	Name	Awareness about Ind before visit		Transport	
		Y	N	Y	N
1	Chemical Engineering	45	55	100	0
2	Electrical Engineering	28	72	100	0
3	Environmental Science & Technology	37	63	100	0

Sr	Name	Practical Knowledge				Over All Information			
		SDA	DA	A	SA	SDA	DA	A	SA
1	Chemical Engineering	2	8	12	78	6	9	17	68
2	Electrical Engineering	4	11	10	75	3	12	13	72
3	Environmental Science & Technology	3	12	13	72	8	6	30	56

Sr	Name	Industrial People Nature/Response				Enough Confidence		
		SDA	DA	A	SA	Y	N	NOT Sure
1	Chemical Engineering	6	9	21	64	72	5	23
2	Electrical Engineering	2	8	12	78	64	6	30
3	Environmental Science & Technology	3	7	18	72	78	8	14

Sr	Name	Over All Experience				After Visit Feeling			
		Poor	Good	V. Good	Excellent	Can Work	Can't work	Own Busi-Y	Own Busi-N
1	Chemical Engineering	2	8	18	72	100	0	40	60
2	Electrical Engineering	8	6	30	56	95	5	45	55

3	Environmental Science & Technology	4	11	10	75	96	4	37	63
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NB: SDA: Strongly Disagree, DA: Disagree, A: Agree, SA: Strongly Agree

CONCLUSION

Involving the class at all stages of the industrial visit motivates the students and helps them take full advantage of all learning opportunities presented. It also brings a dimension to students' education, which they cannot gain in the classroom as well as helping to make connections between the different aspects of their educational experience.

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