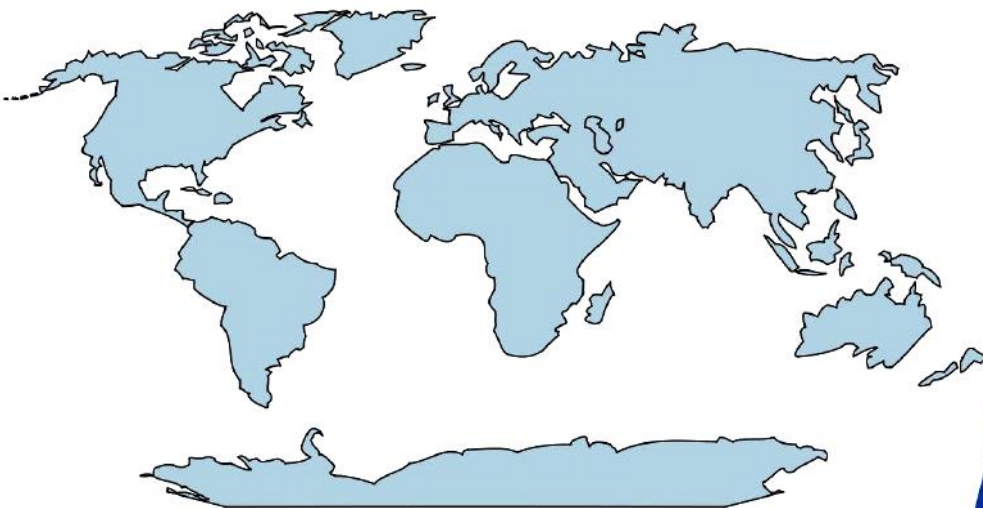


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## LEARNING OUTCOMES IN SCIENCE THROUGH COMPUTER BASED MASTERY LEARNING IN RELATION TO PARENTAL INVOLVEMENT AND ACADEMIC STRESS OF NINTH GRADERS

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### ABSTRACT

The present study was conducted to investigate into the effectiveness of Computer based Mastery Learning Strategy in IX grade Science( Physics, Chemistry, and Biology) in relation to Academic Stress and Parental Involvement. A school sample of two hundred and forty 9<sup>th</sup> grade students of high and low Parental Involvement and Academic Stress was drawn from the representative Secondary Schools of Chandigarh. The major findings of the study were: 1) The gain means in Science through Computer Based Mastery Learning were more than the mean gains through conventional group learning. 2) The gain means of the two parental involvement groups( High & Low) were not found to be different 3)The gain means in Science for High & Lowacademic stress students were found to be equal. 4) The mean gains in Science of IX graders due to interaction between Instructional Strategies and Parental Involvement were not different . 5)The mean gains in Science of IX graders due to interaction between Instructional Strategies and Academic Stress were not found to be different .6)The two variables Parental Involvement (High & Low) and Academic Stress(High & Low) were not found to interact to yield different gain means in Science 7) The three variables Viz. Instructional Strategies (CBML&CGL), Parental Involvement (High &Low) and Academic Stress(High &Low) do not interact to yield different gain means in Science. The three variables were found to act independent of each other.

Key words: Learning Outcomes, Computer Based Mastery Learning (CBML), Conventional Group Learning (CGL), Academic Stress, Parental Involvement.

### INTRODUCTION

In the 21<sup>st</sup> century, expectations for schooling have grown. Schools are expected to meet world-class standards, create model citizens and meet calls for public accountability. Achieving these national goals will require that all schools provide stimulating, substantively rigorous opportunities for all students to learn and achieve higher. It is with quality teaching in mind that we need to review and attempt to consolidate empirical support of effective teaching principles from diverse theories (behavior, cognitive, social learning, etc.). Educational technology can provide the spark for prompting educators to envision new ways to teach and for creating the kinds of schools needed now. Potentially the most effective device for presenting an instructional program is the computer.

For effective teaching and effective student learning Mastery learning has proved to be a powerful strategy in classrooms which may yield higher learning outcomes in all the three domains; cognitive, affective and psycho- motor. Mastery learning is fit for both individual study and group study, provided that realistic standards be developed, as Bloom suggests. His model, using group instructional techniques, varies both instruction and time to meet individual needs.

Mastery learning rests on "Take your time", that is, take the time you need to learn something well. Time to learn must be adjusted to fit aptitude. No student is to proceed to new material until basic prerequisite material is mastered. Bloom, Block, and Carroll believe that mastery learning can be handled in a normal classroom.

Using his methods, the average student of Bloom's mastery class passed at the 95th percentile of traditionally-taught classes. If this process is repeated every two or three weeks, the differences between those who follow mastery learning versus those who get conventional instruction become striking:

Mastery learning 85% in top 10% vs. 45% in conventional.

Time on task: For mastery learning 85%. For conventional instruction: 45%.

BLOOM believed that not only was the environment important, but also that it was possible to arrange systematically the ways in which learning could be promoted, (Elliot Eisner). In other words, Educational technology plays an important role in our classrooms.

### COMPUTER BASED INSTRUCTION

The concept of educational technology finds a place in the **Indian National Policy of Education (1986)**, by the provision of a separate section entitled *media and educational technology*. In general, educational technology

refers to the application of scientific knowledge about learning and the conditions of learning to improve the effectiveness and efficiency of teaching and training. Computer based learning is a method, which uses computers in a learning medium and strengthens students motivation and educational processes. It gives opportunities to both students and teachers to learn and teach more quickly and to combine active learning with computer technology. **Collette and Collette (1989)**

The studies show that computer based learning by way of simulation programs makes the concepts and processes more concrete and causes the students to understand more easily the relationship between them and as a result of this, a more permanent learning is achieved.

### MASTERY LEARNING

Mastery learning as one of the important approaches to enhance student learning, was presented by **Bloom (1966)** and his associates based on **Carroll's (1963) model of school learning**. It has been widely researched on and major projects have been carried out.

MLS describe that the learning rate, LR, is a function of the time a learner has to learn to the time he actually needs to learn a given situation of instruction.

$$\text{Degree of learning} = f \frac{[\text{Time actually spent}]}{\text{Time needed}}$$

**Mastery Learning Strategy** according to **Bloom (1968 a)** begins with the assumption that most students can attain a high level of learning capacity; if

- Instruction is approached systematically
- Students are helped when and where they have learning difficulty
- They are given sufficient time to achieve mastery, and
- There is some clear criterion of what constitutes mastery

### LEARNING OUTCOMES

Learning' refers to the acquisition of behaviour being developed by the new Stimulus Response Connections. It is relatively permanent behaviour change tendency and is the result of reinforced practice (**Kimble and Garnezy, 1963, Melvin, 1969, 1970**).

According to **Encyclopedic Dictionary and Directory of Education (1971)** learning outcome is a result of experience in or outside the school stated in terms of pupil behavior. The outcomes of learning resulting from learning activities may be **skills and habits, social competence, abstract and creative thinking**.

Achievement is one of the most important goals of education. The outcomes of education are usually characterized as the achievement of those who have been educated. These may be expressed in terms of whether or not the aims of education were fulfilled in relation to those individuals and to that degree. In order to find out what has been achievement, one requires some form of assessment.

### PARENTAL INVOLVEMENT

Parental involvement is seen as an important strategy for the advancement of the quality of education. The ultimate objective of this is to expand the social and cognitive capacities of pupils. **Grolnick and Slowiaczek (1994)** denotes the extend to which as well as the way in which parents take a keen interest and actively participate in their child's education. Nurturing of children is directly related with home and parents. Parental Involvement implies how the parents involve themselves in developing the overall personality of the child. All parents have certain expectations, likes & dislikes and preferences regarding how children should be handled, brought up and educated.

### TYPES OF PARENTAL INVOLVEMENT

There can be two kinds of parent involvement.

1. Occurs within the home,
  2. Presence of parent(s) in the school.
1. **Presence of Parents within the home** ideally will include behaviours such as setting high expectations, monitoring homework, limiting television viewing or outside work, knowing a child's friends, discussing school events with children, valuing and talking about education, showing respect for teachers and all school staff.

2. **The physical presence of parent's in the school**, range from occasional attendance at a parent –teacher conference, regular participation in the school events, ongoing participation in school activities. Teachers and parents are all seen partners with their own but also shared tasks and responsibilities **Vincent & Tomlinson (1997); Lueder (1998); Hall & Sante, (2000); McNamara et.al.(2000) .**

Based on the factor analytic study of involvement indices by **Grolnic and Slowiaczek (1994)**, the investigator puts forth a multidimensional, representation of Parental Involvement that focus on not one specific activity, but on various dimensions. According to this conceptualization, parents may show their involvement in the Child's schooling in different ways viz:

1. Behavioral Involvement
2. Personal Involvement
3. Cognitive Stimulation & Cognitive Behavior.

1. **Behavior Involvement:** Parents may manifest their involvement through their *behaviors* i.e. their overt action may serve as indices of their involvement. They would include engaging in activities such as going to the child's school, meeting his teachers, attending parent-teacher meeting and the like. Parents are usually interested in knowing if their child is having any trouble in coping up with studies or not. Many research studies provide evidence for this form of involvement. One of the surveys (**Chavkin K. Williams, 1987**) found that the most frequent actions were:

- Open house or special programmes.
- Parent-teacher meeting.
- Parents serving as chaperones.
- Parents assisting with social activities.
- Parents observing classrooms activities.

2. **Personal Involvement:** While parent's overt behavior is one way in which parents may exhibit their involvement in the child's schooling, the child may also have a more profound affective experience that his parents are providing resources to him and are concerned about him. The role of affective experiences and emotional climate at home has been worked upon by several researches. Studies have indicated the beneficial influence of emotionally supportive home situations on children's outcomes (*e.g. Melson, 1985; Bradley, 1987; Sauer and Gattringer, 1987; Tamir, 1990*).

This includes involvement in the academic and social life of the child. This would encompass activities such as: knowing about the child's day-to-day activities:

- His whereabouts, friends, what he usually does at school.
- How well he gets along with others.
- How well is he doing in studies.
- How regular and apt he is in his school work
- How well he performs in examinations, and the like.

3. **Cognitive Stimulation and Cognitive Behaviors:** Exposing the child to cognitively stimulating activities and materials represents a historically new role for parents in fostering children's cognitive development (**Lareau, 1987**). Parental stimulation has been defined by **Belsky, Goode, and Mosi (1980)** as efforts to focus the infant's attention on objects and events within the environment. These attempts can be physical or verbal in nature.

Parents should therefore ensure that their children are brought up in a stimulating, thought provoking surrounding. Encouraging parents to pursue at home, behaviors that encourage learning and indicate a value for schooling. Conducting at school activities that support the teacher-parent relationship.

### ACADEMIC STRESS

Academic Stress is mental distress with respect to some anticipated frustration associated with academic failure or even an awareness of the possibility of such failure, **Gupta and Khan (1987)**. In the context of school, academic stress means a pervasive sense of urgency to learn all those things which are related or prescribed by the school, **Shah (1988)**. **Lazarus (1966)** pointed out that stress is a threat, real or implied to the psychological or physiological integrity of an individual. Stress involves a stressor and stress response and stressors are generally psychological. **Lazarus (1982)** emphasized the role of perception and cognitive appraisal in the stress response process. He argued that unless we perceive a situation threatening, we will not experience stress. Stress has always been a concern of physiologists and psychologists who view the concept in different ways.

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**REVIEW OF THE RELATED LITERATURE**

The results of the present investigation were supported by research findings of **Robert L. Bangert-Drowns Kulik, James A. Kulik (1990)** who showed that mastery learning programs have positive effects on the examination performance of students in colleges, high schools, and the upper grades in elementary schools. **Laney, James D. et al (1995)** explored the effects of cooperative and Mastery Learning methods, alone and in combination, on first and second grade student's learning and retention of basic economic facts. The study suggests that the cooperative-Mastery Learning method is in line with current early childhood practices and has the capacity for simultaneously boosting the conceptual development and language development of young children. **Kuchler, J.M. (1999)** suggested that CAI has only an overall small positive effect on mathematics achievement. The most effective CAI mode appears to be 'drill and practice' CAI appears to be equally effective across **gender** and **grade** level but has a greater positive impact on students from **low socio-economic** backgrounds. **Preciado, Christina (2005)** Conducted a study on CAI field test, the results of which were encouraging and suggest that the proposed methodology can be effective in performing its task. **Piia Maria Björn<sup>a\*</sup> & Paavo H.T. Leppänen(2013)** examined the results of Fast ForWord® training on English decoding-related skills. The students' English skills were examined in pre-test, post-test and follow-up measurements. The TRG (Training Group) students saw an acceleration in decoding-related skills. **Peter K. Ronoh, Monicah Ndonga(2014)** found that students taught using CBML( Computer Based Mastery Learning) approach had significantly higher scores in SMQ (Students' Motivation Questionnaire) than those taught using conventional approaches and found that there is no gender difference in motivation when CBML is used. They recommended that CBML teaching strategy be incorporated in teacher education programs.

**Lin, Chun-Hung; Liu, Eric Zhi-Feng; Chen, Yu-Liang; Liou, Pey-Yan; Chang, Maiga; Wu, Cheng-Hong; Yuan, Shyan-Ming(2013)** in their study sought to compare the effectiveness of game-based and video-based remedial instruction incorporated with elements of mastery learning. The results demonstrate that (a) both instructional videos and the proposed Monopoly game enhance the learning of mathematical concepts; and (b) the Monopoly game is more effective than instructional videos at leveraging the benefits of mastery learning. The goal of the research was to integrate games and mastery learning into after-school remedial instruction and design a game to practice the steps of mastery learning. **Cindy De Smet<sup>ab\*</sup>, Tammy Schellens<sup>a</sup>, Bram De Wever<sup>a</sup>, Pascale Brandt-Pomares<sup>c</sup> & Martin Valcke (2014)** conducted a quasi-experimental study in the context of a biology course involving 360 secondary school students. A 2×2 factorial research design was adopted. The study provides empirical evidence that both the design and the group setting (collaborative versus individual) have an impact on learning outcomes. Although there was no main effect, several significant interaction effects with gender were found. The results are helpful to direct research about the design and implementation of learning paths in a secondary school setting and underpin the relevance of representation modes in science learning.

**OBJECTIVES**

1. To develop and validate computer based mastery learning (CBML) instructional package in science in Physics, Chemistry and Biology for IX graders.
2. To study the impact of computer based mastery learning instructional packages on learning outcomes viz. achievement in Science (total) and separately in Physics, Chemistry and Biology of IX graders..
3. To study the effect of academic stress on the learning outcomes viz. achievement in Science (total) and separately in Physics, Chemistry and Biology of IX graders.
4. To study the effect of parental involvement on learning outcomes viz. achievement in Science (total) and separately in Physics, Chemistry and Biology of IX graders.
5. To study the interaction effect of Instructional Strategies and academic stress on the learning outcome viz. achievement in Science (total) and separately Physics, Chemistry and Biology of IX graders.
6. To study the interaction effect of Instructional Strategies and parental involvement on learning outcomes viz. achievement in Science (total) and separately in Physics, Chemistry and Biology of IX graders.
7. To study the interaction effect of academic stress and parental involvement on learning outcomes viz. achievement in Science (total) and separately in Physics, Chemistry and Biology of IX graders.
8. To study the interaction effect of Instructional Strategies , Academic stress and parental involvement on learning outcomes viz. achievement in Science (total) and separately in Physics, Chemistry and Biology of IX graders.



**HYPOTHESES**

The following hypotheses were formulated and tested:

- Ho.1: There is no significant difference in the gain mean scores in Science of IX graders when taught by Computer Based Mastery Learning as against Conventional Group Learning.*
- Ho.2: There is no significant difference in the gain mean scores in Science of IX graders due to high Parental involvement and low Parental involvement.*
- Ho.3: There is no significant difference in the gain mean scores in Science of IX graders due to high Academic stress and low Academic stress*
- Ho.4: There is no significant interaction between Instructional Strategies and Parental involvement in respect of the gain mean scores in Science of IX graders.*
- Ho.5: There is no significant interaction between Instructional Strategies and Academic stress in respect of gain mean scores in Science (total gain mean scores) of IX graders.*
- Ho.6: There is no significant interaction between Academic stress and Parental Involvement in respect of gain mean scores in Science of IX graders.*
- Ho.7: There is no significant interaction among Instructional Strategies, Academic stress and Parental involvement in respect of the mean gains in Science of IX graders.*

**SAMPLE**

The research investigation was carried out on the students of IX th grade. The students ranged between 13 – 15 years of age. The sample was selected from the representative coeducational English medium senior secondary schools located in Chandigarh. The names of schools selected for the experiment have been listed below:

1. Shivalik Public School, 41-B, Chandigarh
2. DAV Senior Secondary School, Sec.8 Chandigarh

These two schools were assessed for matching of general background of the students and their entry behaviour knowledge (through Entry Behaviour Test). Both of these schools were found to be matched.

**Table : Final Sample according to Instructional Treatment**

S.No.	Instructional Treatment	No. of Students	
		Initial ungrouped sample	final sample
I	Experimental Group	50+50+50	46
II	Conventional Group	30+36=34	46
	Total	240	92

Shivalik Public School, 41-B, Chandigarh was selected randomly for Experimental Group and DAV Senior Secondary School, Sec.8 Chandigarh was selected as control group. The control group was taught through Conventional method of teaching by their own teacher.

Because of administrative constraints of the school, the experimental treatment was given to all the 150 students in three sections. During the process of experimentation that lasted for approximately 3 months, some students dropped out at one stage or the other. These students therefore were not considered at the time of analysis. The classification of students on the basis of Academic stress (high and Low) and parental involvement (high and Low) was done at the time of analysis. The final sample for analysis thus comprised of N= 92 Students.

**TOOLS USED**

The following tools were used for collecting data:

- **Parental involvement Scale:** Developed and validated by Ahuja, M.and Sharma, Nidhi (2002)
- **Academic stress:** Developed and validated by Abha Bisht (1987).
- **Entry Behaviour Test** –Developed and validated by Ashu Malhan.
- **Formative Tests** Developed and validated by the investigator for each unit.
- **Enrichment – material for early masters** ( Identified by the investigator from the related literature on the content).

- **Remedial instruction** provided with the help of Power Point Presentations used by the students according to their requirements including peer- tutoring developed and validated by the investigator.
- **Summative Tests** for a group of 4,8 and 7 units of Physics , Chemistry and Biology respectively(developed and validated by the investigators).
- **Computer based Mastery learning Instructional package:** (developed and validated by investigators). The instructional package is based on Bloom’s Mastery learning Strategy.

The programmed instructional package was developed by the investigator. The content to be delivered through CD have been taken and modified from CD developed and validated by S. Chand Company, with add ons by the investigator. The total package consisted of Content sequence, Enduring Understanding, Formulation of Objectives, Orientation session; Warm up session, Formative Test after every unit, Remediation (1 & 2), Enrichment, Summative test

The CBML package consisted of 19 units of Science ( Physics , Chemistry, and Biology developed by investigators based on the cognitive skills, different objectives and content matter and information taken from the syllabi of the IX class syllabus prescribed by (NCERT) National Council of Educational Research and Training, New Delhi. The topics selected were discussed with science teachers to scrutinize which content has to be taught. Instructional Objectives were written in behavioral terms and Sensitivity Indices were calculated for each item .Reliability coefficient for each Unit Formative Test was also calculated. Sensitivity indices & Reliability coefficient for all the three Summative Tests of Physics, Chemistry and Biology were also calculated. Unit Formative Test & Summative Tests were found reliable as well as valid.

**ANALYSES ON TOTAL GAIN SCORES IN SCIENCE**

As the performance tests yielded the scores out of 50, 75 and 60 respectively for Physics, Chemistry and Biology. The total obtained scores were out of 185. In order to compare performance in different subjects, the subject scores were transferred on to the base of 100. The means, SD's of Experimental and Control groups across Parental Involvement (LPI & HPI) and Academic Stress(HAS & LAS) have been recorded in table no.1.1

**Table 1. Table for Means and SD’s of Total Gain scores in science.**

	CBML (Experimental group)		CGL (Control group)		Total
	HPI	LPI	HPI	LPI	
HAS	M =45 N =11 SD =6.29	M =46.17 N =12 SD =7.80	M =28.42 N =12 SD =5.07	M =25.73 N =11 SD =5.10	M=36.37 N=46
LAS	M =43.20 N =10 SD =5.79	M =48 N =13 SD =6.92	M =24.92 N =12 SD =6.75	M =22.55 N =11 SD =5.50	M=34.85 N=46
Total	M=44.14 N=21	M=47.12 N=25	M=26.67 N=24	M=24.14 N=22	M=35.61 N=92
Total	M=45.76 N=46		M= 25.46 N=46		

As it is shown in the table no.1., the details of the Total gain Scores for Experimental Group and Control Group across PI (high &Low) and AS (high& Low) levels have been given which show differences in various groups. The means and SD’s have also been presented for each sub-group. The sample data as depicted in the table 1. showed variation in means on Total Gain scores in science .To study whether the difference in means was significant or not, 2x2x2 analysis of Variance was applied on Total Gain scores in science

➤ **2x2x2 Analyses of Variance on Total Gain Scores in Science in relation to Instructional Strategies, Parental Involvement and Academic Stress.**

The sum of squares and F-ratios for main effects, interaction effects of instructional strategies, Parental Involvement and Academic Stress have been recorded in the following table no. 2.

**Table .2: Summary of Analysis of Variance for the Total Gain Scores in science.**

Source of Variation	SS	df	MSS	F-Value
Main Effects; A: Instructional Strategies; CBML vs CGL	9482.13	1	9482.13	6.64*
B:Parental Involvement; High and Low	54.48	1	54.48	0.0382
C:Academic Stress; High and Low	53.26	1	53.26	0.373
Two Order Interactions: A x B Instructional Strategies x Parental Involvement	120.17	1	120.17	0.08
A x C Instructional Strategies x Academic Stress	76.69	1	76.69	0.05
B x C Parental Involvement x Academic Stress	56.28	1	56.28	0.039
Three Order Interaction: (A x B x C )	3.88	1	3.88	0.003
Within Group (Error)	119911.11	84	1427.51	
<b>Total</b>	<b>129758</b>	<b>91</b>		

\*Significant at 0.05 Level \*\*Significant at 0.01 Level

It may be observed from the table no. 2 that the F-ratio for the main effect of instructional strategies was 6.64 which has been found significant at the .01 level of confidence. It indicates that the null hypothesis for equality of the means i.e., **Ho.1** was rejected at the .01 level of confidence. The mean gains through the two strategies were found different. The observations of their respective means (table 1.) indicates that **the mean gain (Total Scores in science) through computer based mastery learning (M=45.76) was more than the mean gain through conventional group learning (M=25.46).**

It may be observed from the table 2. that F-ratio for the difference in mean gains of the two Parental Involvement groups was 0.0382 which is less than the table value of F at the .05 level of confidence. Hence the null hypothesis; **Ho.2** could not be rejected even at the .05 level of confidence. It suggests that **the gain means (Total Scores in science) of the two parental involvement groups may not be treated as different beyond the contribution of chance factor and the observed mean difference may be ascribed to chance factor alone.**

It may be observed from table .2 that the F-ratio for the difference in mean gains of the two Academic Stress groups was 0.0373 which is less than the table value of F at the .05 level of confidence. Hence the null hypothesis; **Ho.3:** could not be rejected even at the .05 level of confidence. It suggests that **the gain means(Total Scores in science) of the two groups due to academic stress (High &Low) may not be treated as different beyond the contribution of chance factor and the observed mean difference may be ascribed to the chance factor alone.**

It may be observed from the table .2 that F-ratio for the interaction effect between instructional strategies and Parental Involvement in mean gains of the groups was 0.08 which is less than the table value of F even at the .05 level of confidence. Hence, the null hypothesis; **Ho.4:** could not be rejected even at the .05 level of confidence. It suggests that **the mean gains (Total Scores in science) of the groups of IX graders due to interaction between Instructional Strategies and Parental Involvement (High &Low) were not different. The two variables may be treated as independent of each other.**

It may further be observed from the table.2 that the F-ratio for the interaction between instructional strategies and academic stress in respect of mean gain was 0.05 which is less than the table value of F at the .05 level of confidence. Hence the null hypothesis; **Ho.5:** could not be rejected even at the .05 level of confidence. It suggests that **the mean gains (Total Scores in science) of the groups of IX graders due to interaction between Instructional Strategies (CBML&CGL) and Academic Stress (High &Low) were not found to be different. The two variables may be treated as independent of each other.**

It can be observed from the table .2 that the F-ratio for the interaction between Parental Involvement and Academic Stress was 0.039 which is less than the table value of F at the .05 level of confidence. Hence the null hypothesis of no interaction; **Ho.6:** could not be rejected even at the .05 level of confidence. It suggests that **the two variables Parental Involvement (High &Low) and Academic Stress (High & Low) do not interact to yield different gain means (Total Scores in science) and must be acting as independent of each other.**

It may be observed from the table .2 that the F-ratio for interaction among Instructional Strategies, Parental Involvement and Academic Stress in respect of mean gains was found 0.003 which is less than the table value

of F at the .05 level of confidence. Hence the null hypothesis; *Ho.7*: could not be rejected even at the .05 level of confidence. It suggests that **the three variables Viz. Instructional Strategies (CBML&CGL), Parental Involvement (High &Low) and Academic Stress (High &Low) do not interact to yield different gain means (Total Scores). The three variables act independent of each other.**

### DISCUSSION OF THE RESULTS

The researches have authenticated that computer based instructions or the instructions which are delivered by computer plays a magic role in classes. Mastery of the subject matter is carried out with the help of a scientific computer based instructional plan. As mastery learning is highly planned instructional method to enhance learning based on the principle that learning rate is a function of the time a learner has to learn to the time he actually needs to learn. The students are not advanced to a subsequent learning objective until they demonstrate proficiency with the current one.

Stress makes a significant contribution to the prediction of subsequent school performance and acts as a negative predictor of academic performance in school children. Learning habits to combat academic stress can bring benefits beyond the classroom. Results showed that there is a consistent positive effect of computer based mastery learning strategy on learning outcomes of students. In the present investigation, computer based mastery learning has resulted into higher achievement in total gain scores in science as against conventional group learning strategy. These results reveal that there is a consistent positive effect of computer based mastery learning strategy on learning outcomes of students. Use of mastery principles with computers and with the help of parents seems to be an ideal situation for students to enjoy higher strides of success. The outcomes of the study, which were studied in relation to Academic stress and parental involvement, revealed the importance of quality of instruction, time allowed for learning, motive for learning a task and proper use of strategy for accomplishing a task that promotes quality of learning.

As far as the variable Parental Involvement is concerned, when parents take interest in the school as well as at home in the studies of their child, this variable ,independently ,positively affects the students' overall achievement in the academics. In this study, Computer Based Mastery Learning has been proved to be such a powerful Strategy that in the presence of it gain means (Total Scores in Science) even due to High and Low Parental Involvement may not be treated as different beyond the contribution of chance factor.

Similarly, individual effect of Academic Stress leads to various behavioural, physiological and psychological health hazards but when Computer Based Mastery Learning Strategy is applied for instruction in the classroom, The gain means (Total Scores in Science) of the two groups due to academic stress (High & Low ) may not be treated as different beyond the contribution of chance factor. There occurs no significant interaction effect of Academic Stress and Instructional Strategy. For Computer Based Mastery Learning individually engross students so much in the teaching – learning process that the effect of Academic Stress is almost nullified.

Again, there is no significant interaction effect of Instructional Strategy, Parental Involvement and Academic Stress, for, both Parental Involvement ( High& Low) and Academic Stress( High& Low) almost loses their effect in the presence of highly effective Computer Based Mastery Learning Strategy.

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**DETERMINANTS OF DEBT FINANCING: A MANAGERIAL PERSPECTIVE**

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**ABSTRACT**

*A key issue of debate regarding small firms over the past two decades has focused on the ability of small firms to engender growth, particularly fast-growth firms. Many commentators believe that it is a minimal group of enterprises germinating rapidly that provide the real jobs and therefore, that it is these firms which policy makers should be converging upon. But how can steel sector's companies which are treated as backbone of a country is transformed into fast-growth firms, and remove uncertain? To answer this question and to measure firm's performance there is a little number of research findings available and very less in terms of Indian context relating to steel sector companies performance, however the available literature is based upon the secondary data of the company while the views of the company's managers, accountants and professionals were not evaluated in this context. And the paper finally provide the details of the variables which will be considered by the companies for considering the determinants of the Debt Financing.*

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**INTRODUCTION**

Determine optimal level of capital structure is a very important financial decision since it is related to maximize shareholder's wealth. Success or the failure of the business is dependent on corporate financial decision which is unless reflected as a poor performance of a firm (Chouhan et.al, 2013). The financial sources for companies must be supported by internal or external resources. However, it is the concern of financial managers to choose the right choice of finance to fund the business (Chandra et.al, 2013). Many factors should be considered while company takes a decision regarding capital structure. Capital structure is one of the most significant financial themes in corporate finance and various studies use capital structure theory to highlight the implication of debt financing.

Solvency is the ability of a firm to meet its long-term obligations thus, is an important issue during financial decision making (Chouhan, Chandra & Goswami, 2014). The study of liquidity is of major importance to both the internal and external analysts because of its close relationship with day-to-day operations of a business. Dilemma in liquidity management is to achieve desired trade-off between liquidity and profitability (Chouhan & Verma, 2014: a&b). One of the best ways to address qualitative factors related with the debt financing can be the view of the persons responsible in the same industry.

This study was conducted to observe the influence of different explanatory variables on the corporate debt. For this purpose to examine capital structure of steel industries the data was obtained from the managers, accountants and professionals of steel industries.

**OBJECTIVES**

1. To identify the benefits and drawbacks of the Debt financing as per the responses of respondents.
2. To find the degree to which debt is influenced by capital structure and the degree to which debt affects financial performance.

**REVIEWS OF LITERATURE**

Foot and Webber (1990) examined the forces underlying the development and form of the Brazilian steel industry since the 1930s. The industry combines large scale state owned plants (financed by foreign capital) and smaller scale privately owned plants. The operations of the plants are coordinated to reduce market uncertainty, permit the steel sector to advocate its own expansion plans, and delimit the spheres of public and private capital while excluding foreign commodity and productive capital. Even so, in the 1980s the steel industry in Brasil has faced a crisis of declining local demand, prompting a rapid expansion of exports.

Pal and Bhattacharya (2013) measured the influence of different financial ratios selected from different categories like liquidity, activity, and leverage on the profitability of the selected companies. They selected Steel Authority of India, Rashtriya Ispat Nigam Limited and Tata Steel Limited for a period of 20 years. By using the factor analysis 15 ratios were selected on the basis of inter correlation matrix the variables (financial ratios) which have the correlation coefficient less than  $\pm 6$  are excluded from the study. Afterwards, to estimate the impact of selected variables on the profitability multiple regression analysis is carried on and a model was predicted by them for such purpose.

Smith et.al, (2014) have extended Byoun's (2008) modelling of the relationship between deficits and surpluses and adjustment speed, to demonstrate how industry characteristics identified by Kayo and Kimura (2011), including industry concentration, industry munificence and industry dynamism, impact on speed of adjustment. Using a sample of New Zealand firms they found that firm financial position, industry characteristics also impact on adjustment speed. The firm financial position results are the most robust, and they also recommended further research to confirm the nature of the relationship between industry characteristics and the speed at which firms adjust towards target capital structures.

Bhagat et.al, (2015) investigated the link between firm size and risk-taking among financial institutions during the period of 2002 to 2012 and found that the size was positively correlated with risk-taking measures. Further, a decomposition of the primary risk measure, the Z-score, revealed that financial firms engage in excessive risk-taking mainly through increased leverage. The banks that enjoy better corporate governance engage in less risk-taking. The investment banks engage in more risk-taking compared to commercial banks. They also found that the positive relation between bank size and risk is present in the pre-crisis period (2002–2006) and the crisis period (2007–2009), but not in the post-crisis period (2010–2012).

Onofrei et. al,(2015) investigated the determinants of capital structure of micro- and small enterprises based in the county of Iași in Romania. By employing debt ratio as the dependent variable and five factors (profitability, tangibility, liquidity, size, and growth opportunity) as determinants of capital structure. They found that leverage was negatively related to tangibility, profitability and liquidity. The size of the firm and the growth opportunities can also have a negative impact on the leverage, but to a lower extent.

Vithessonthi and Tongurai (2015) used comprehensive set of data of all registered firms in Thailand to examine the effect of firm size with leverage and operating performance during the global financial crisis of 2007–2009. From a data set of 496,430 firm-year observations of a sample of 170,013 mostly private firms, they found that the magnitude of the effect of leverage on operating performance was non-monotonic and conditional on firm size. The findings also shown that about 75% of Thai firms in our sample appear to have managed to get through the global financial crisis on the basis that they do not have to simultaneously deleverage and liquidate their assets.

Lin (2015) used the market-to-book assets (*MB*) ratio and its inverse exponential transformation as proxies for growth options, and found that the growth options effect on leverage is negative and highly convex in China, consistent with the U.S. evidence from Ogden and Wu (2013). By using a nonlinear transformed rather than a linear *MB* ratio yields stronger explanatory power for the growth options effect on leverage in tests of both static and dynamic trade-off theories. They have also shown that the growth options effect on leverage is stronger among firms characterized by wider divergence between control rights and cash-flow rights of the largest ultimate owner and firms that face more severe financial constraints (Chouhan, 2013).

Aissa and Goaid (2016) analysed the financial data of 27 hotel companies operating in Tunisia, and reported the analysis of hotel profitability. Using Data Envelopment Analysis (DEA) and the Return on Assets (ROA) analysis managerial efficiency they have shown that holding geographical and operating contracts as constants was important. Nonetheless these two aspects have important implications for hotel profitability. Hotel size, level of indebtedness, exposure to crisis events and levels of managers' education are also influential. The implications for management tenure and optimal age of a hotel are discussed.

Tsai et.al, (2015) examined the effects of China's split share structure reform on the leverage decisions of listed firms. The results show that there are two effects, multiple large shareholders and liquidity that affect the leverage ratio. In non-state controlled firms, multiple large shareholders are able to monitor the controlling shareholders which reduce the leverage ratio. However, in state-controlled firms, they collude with the controlling shareholders to expropriate through debt financing. State ownership plays a decisive role in driving multiple large shareholders to collude with the controlling shareholders.

Agyei-Boapeah (2015) conducted a study based on a sample of 782 acquisitions by UK firms during 1982–2009, and examined the impact of cross-border acquisitions on financial leverage. The study revealed that cross-border acquisitions have a negative impact on the financial leverage of acquiring firms. However, the negative impact of cross-border acquisitions disappears when acquirers choose targets from developed countries, and also when the acquisitions are undertaken by multinational firms. Collectively, the findings imply that exposure to foreign markets reduces the borrowing ability of acquiring firms especially when they choose targets from developing countries, and when they have no previous experience in foreign markets.

Goel et.al, (2015) analyses the impact of financial leverage on various measures of operating liquidity. The paper also examined the effect of both operating liquidity and financial leverage on the firm's performance. By employing a sample of 151 Indian machinery firms and 10 years annual financial standalone data from 2004-05 to 2012-13 was collected using CMIE Prowess database. Ratio analysis and Panel data regression model have been applied to study the relationship. It was found that Operating liquidity and financial leverage are two significant aspects of overall firm management and has significant impact on different measures of operating liquidity.

Vithessonthi and Tongurai (2015) examined the relation between financial leverage and firm performance for a panel of 159,375 non-financial firms in Thailand during the financial crisis of 2007–2009. They found that leverage is negatively associated with firm performance. In addition, the effect of leverage on performance is negative for the domestically-oriented firms and is positive for the internationally-oriented firms. Furthermore, firm size moderates the effect of leverage on performance. These results might be driven by the fact that the internationally-oriented firms tend to have a larger pool of resources, knowledge and capability than the domestically-oriented firms (Khan, 2014).

In the contents of all the above reviews the leverage were analysed with the help of the secondary data and thus this paper uses the perception of the accountants, managers and professionals for the better understanding of the industrial requirement.

## RESEARCH METHODOLOGY

### Type of Study

The study is exploratory in the nature and as per its nature the views of the company's managers, accountants and professionals were evaluated in top 10 Steel companies for this context. The paper analyses the points considered by the respondents in relation to profit planning

### Sample Design and Size

For the purpose of this study the sample is selected from the steel companies and 10 top companies as per their production volume were selected at a random. These companies were then analysed primarily on the basis of the annual reports and listing status. The companies which were selected finally for the study includes TATA Steel, SAIL, VISA Steel, RINL, JSW Steel, WELSPUN CORPORATION Limited, BHUSHAN Steel, ELECTROSTEEL Steels Limited, JINDAL Stainless Limited and ADHUNIK Industries Limited.

### Data Collection

The primary source of the data for this paper was collected by a structured questionnaire which was sent to the managers, accountants and professionals working in the steel companies. The mode of data collection was personal interview and personal visits of the companies.

### Hypotheses

H1= Increase in outside debts has in-significant benefits or drawbacks to the companies.

H2= No Debt factors are Considered for profit planning by respondents.

H3= No Factors affects selection of appropriate amount of debt in the selected companies.

H4= No other Factor significantly affect debt policy the selected companies.

### Tool Used to Analyze Data

The Chi-square test and one sample t test was used to analyse the data with SPSS 19.0 version.

### Data Analysis

For the purpose of the current study the sample is taken from the steel companies. The respondents of the sample companies were shown in table-1 with the demographics of sample in table-2 as under:

**Table-1: Company wise Respondents**

	Frequency	Percent
TATA Steel	8	10.8
SAIL	8	10.8
VISA Steel	6	8.1
RINL	11	14.9
JSW Steel	10	13.5
WELSPUN Corporation Limited	7	9.5
BHUSHAN Steel	8	10.8



ELECTROSTEEL Steels Limited	6	8.1
JINDAL Stainless Limited	2	2.7
ADHUNIK Industries Limited	8	10.8
<b>Total</b>	<b>74</b>	<b>100.0</b>

**Table-2: Sample Demographics**

Characteristics	Category	Percent	Characteristics	Category	Percent
Sector	Private	74.3	Gender	Male	87.8
	Public	25.7		Female	12.2
Age	<30	24.3	Qualification	Graduate	18.9
	30-40	20.3		P.G.	25.7
	40-50	55.4		Professional	55.4
Category	Accountant	12.2	Work Experience	<5	23.0
	C.A.	73.0		5-15	52.7
	Manager	14.9		>15	24.3

To identify the benefits of Outside debts the respondent’s perception were gathered on 5 variables with following hypothesis:

$$H1_1 = \text{Increase in outside debts has in-significant benefits to the companies.}$$

The one sample t test was used to identify the Benefits of outside debts with SPSS-19 software. The results were shown in table-3 as under:

**Table-3: One-Sample Test**

	Mean	t	df	Sig. (2-tailed)	Mean Difference
Profit	1.5676	1.165	73	.248	.06757
Growth	1.5946	1.646	73	.104	.09459
Scope	1.3919	-1.892	73	.062	-.10811
Competitive	1.5000	.000	73	1.000	.00000
Innova	1.1892	-6.780	73	.000	-.31081
Red_risk	1.1216	-9.891	73	.000	-.37838

One sample Test of various benefits of the debt shown that in in case of two benefits i.e., Enhance innovation and Reduce risk borne by shareholder. The above hypothesis was rejected as t=-6.78 and p<0.05 and t=-9.891 and p<0.05. Thus these two significant benefits were available if steel companies used the debt.

The one sample t test was used to identify the drawbacks of using leverages with SPSS-19 software with following hypothesis:

$$H1_2 = \text{Increase in outside debts has in-significant drawbacks to the companies.}$$

To analyse the above factors one sample t test were applies and the results were shown in table-4 as under:

**Table-4: One-Sample Test**

	Mean	t	df	Sig. (2-tailed)	Mean Difference
Ability_fin	1.3243	-3.206	73	.002	-.17568
Inc_cashflow	1.3378	-2.929	73	.005	-.16216
Int_rate	1.3919	-1.892	73	.062	-.10811
Fin_distress	1.6892	3.493	73	.001	.18919
othe	1.4865	-.231	73	.818	-.01351

One sample Test of various drawbacks of the debt shown that in in case of three drawbacks i.e., Reduce ability to finance, Increase regular cash outflow and Increase risk of financial distress. The hypothesis were rejected as t=-3.206 with p<0.05; t=-2.926 with p<0.05 and t=3.493 and p<0.05). Thus these three significant drawbacks may be faced by steel companies if it use the debt in its capital structure.

To identify the benefits of Outside debts the respondent’s perception were gathered on 5 variables with following hypothesis:

*H2= No Debt factors are Considered for profit planning by respondents.*

To analyse the above factors one sample t test were applies and the results were shown in table-5 as under:

**Table-5: Chi square Test for Appropriate amount of debt**

		Profit1	Pay_int1	ability_fi n1	Env_chan g1	Fire_acc1	Risk_tak1	Survival1
Interest Expenses	Chi-Square	4.378 <sup>a</sup>	.216 <sup>a</sup>	5.405 <sup>a</sup>	26.162 <sup>a</sup>	26.162 <sup>a</sup>	4.378 <sup>a</sup>	23.838 <sup>a</sup>
	Asymp. Sig.	.036	.642	.020	.000	.000	.036	.000
Debt Repayment	Chi-Square	.216 <sup>a</sup>	2.649 <sup>a</sup>	1.946 <sup>a</sup>	17.514 <sup>a</sup>	31.135 <sup>a</sup>	15.622 <sup>a</sup>	2.649 <sup>a</sup>
	Asymp. Sig.	.642	.104	.163	.000	.000	.000	.104
Current Liabilities	Chi-Square	4.378 <sup>a</sup>	1.351 <sup>a</sup>	.486 <sup>a</sup>	23.838 <sup>a</sup>	19.514 <sup>a</sup>	15.622 <sup>a</sup>	4.378 <sup>a</sup>
	Asymp. Sig.	.036	.245	.485	.000	.000	.000	.036
Total Liability	Chi-Square	12.162 <sup>a</sup>	.865 <sup>a</sup>	.054 <sup>a</sup>	19.514 <sup>a</sup>	26.162 <sup>a</sup>	.054 <sup>a</sup>	9.135 <sup>a</sup>
	Asymp. Sig.	.000	.352	.816	.000	.000	.816	.003
Equity	Chi-Square	.486 <sup>a</sup>	.865 <sup>a</sup>	2.649 <sup>a</sup>	15.622 <sup>a</sup>	23.838 <sup>a</sup>	7.784 <sup>a</sup>	
	Asymp. Sig.	.485	.352	.104	.000	.000	.005	

Chi square Test of various cement companies shows that in in case of Interest expenses the Profitability of company, Ability to finance, Uncertainty of environmental change(s), Uncertainty of distress e.g. fire accident, Attitude of risk-taking and Ability of survival of reporting is adopted as  $p < 0.05$ , In case of Debt Repayment Uncertainty of environmental change(s), Uncertainty of distress e.g. fire accident and Attitude of risk-taking is adopted as  $p < 0.05$ , In case of Current Liabilities Profitability of company, Uncertainty of environmental change(s), Uncertainty of distress e.g. fire accident, Attitude of risk-taking and Ability of survival were accepted as  $p < 0.05$ , in case of Total Liability Profitability of company, Uncertainty of environmental change(s), Uncertainty of distress e.g. fire accident and Ability of survival is adopted as  $p < 0.05$ , while in case of Equity Uncertainty of environmental change(s), Uncertainty of distress e.g. fire accident and Attitude of risk-taking were accepted as  $p < 0.05$ , While on rest of the cases the appropriate amount of debt have shown in-significant differences (as  $p > 0.05$ ).

The one sample t test was used to identify the factors affect choosing the appropriate amount of debt with SPSS-19 software with following hypothesis:

*H3= No Factors affects selection of appropriate amount of debt in the selected companies.*

To analyse the above factors one sample t test were applies and the results were shown in table-6 as under:

**Table-6: One-Sample Test to identify the appropriate amount of debt**

	Mean	t	df	Sig. (2-tailed)	Mean Difference
Flexi	2.9595	-.364	73	.717	-.04054
Credit_rat	3.0541	.490	73	.626	.05405
Tax_adv	2.9459	-.469	73	.641	-.05405
Volatility	3.2703	2.364	73	.021	.27027
Fin_stability	2.9865	-.127	73	.899	-.01351
Debt_cost	3.2297	2.235	73	.029	.22973
FIN_distr2	2.8514	-1.242	73	.218	-.14865
Industry	3.0405	.364	73	.717	.04054
Perso_tax	2.8243	-1.605	73	.113	-.17568
Hard_work	2.8919	-.905	73	.369	-.10811
Bargain_con	3.3919	4.575	73	.000	.39189

One sample Test of to identify the appropriate amount of debt shown that in in case of three variables i.e., Volatility of earnings and cash-flows, Transactions costs and fees for issuing debt and A high debt ratio helps us bargain for concessions from our employees above hypothesis was rejected as  $t = 2.364$  with  $p < 0.05$ ,  $t = 2.235$  with  $p < 0.05$  and  $t = 4.575$  and  $p < 0.05$ . Thus these three factors have identified the appropriate amount of debt.

The one sample t test was used to identify the other factors affect the debt policy with SPSS-19 software with following hypothesis:

*H4= No other Factor significantly affect debt policy the selected companies.*

To analyse the above factors one sample t test were applies and the results were shown in table-7as under:

**Table-7: One-Sample Test for other factors Affect your firm's debt policy**

	Mean	t	df	Sig. (2-tailed)	Mean Difference
Min_Ko	3.1486	1.442	73	.153	.14865
Low_Int	3.2703	2.739	73	.008	.27027
Eq_underV	3.0676	.684	73	.496	.06757
Lack_prof	3.2838	3.108	73	.003	.28378
Bett_impr	3.0811	.715	73	.477	.08108
Too_inform	3.2838	3.179	73	.002	.28378
Chang_price	5.1351	6.639	73	.000	2.13514
Bank_rel	2.8243	-1.605	73	.113	-.17568
Del_iss	2.8919	-.905	73	.369	-.10811
Acc_profit	3.3919	4.575	73	.000	.39189

One sample Test of to identify the other factors Affect your firm's debt policy shown that in in case of five variables i.e., Interest rates are low, Our recent profits are not sufficient to fund our activities, Avoids our firm to disclose too much information, Changes in the price of our common stock and Debt issued if company have accumulated profits the above hypothesis was rejected as  $p < 0.05$ . Thus these five factors affect the firm's debt policy.

## CONCLUSION

This research uncovers the facts which is in the format of the benefits, losses, appropriate amount of the debt, factors used for choosing the Appropriate amount of debt (Chandra et.al., 2012) and factors affecting debt policy it includes Interest Expenses, Debt Repayment, Current Liabilities, Total Liability, Equity, volatility of earnings and cash-flows, Transactions costs, fees for issuing debt (Khan et.al, 2012) and A high debt ratio helps us bargain for concessions from our employees, Interest rates are low, Our recent profits are not sufficient to fund our activities, Avoids our firm to disclose too much information, Changes in the price of our common stock and Debt issued if company have accumulated profits. These factors were gathered from the viewpoints of the respondents who are working in the steel sectors companies in India. Thus the factors considered may be applied on the other companies of the steel industry too. The paper revealed the factors to be considered when the company is considering for debt finance or as determinants of the debt financing.

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## A STUDY OF “TOURISM ENTREPRENEURSHIP IN RAJASTHAN” WITH SPECIAL REFERENCE TO JAPANESE TOURISTS

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### ABSTRACT

The entrepreneurship and tourism have an interesting connection with each other especially in a state like Rajasthan, where tourism is the major source of the earning for masses. In this state, Tourism effects positively to the development of Entrepreneurship and in return Entrepreneurship also contributes a lot in development of tourism. Japanese tourists have a good number among foreign tourists arrival in Rajasthan. Then this study further goes deeper with the specific study of Japanese tourist's arrival in Rajasthan and Entrepreneurship development. In this paper we discuss the issues and future prospects of the Japanese tourist's potentials to develop the entrepreneurship in the state. In this Study, the Secondary data from the eminent sources of both tourism sector as well as Entrepreneurship resources are used. Finally this paper ends with the suggestions to Businessmen, and to tourist's stake holders, tourism policy makers as well as entrepreneurship policy makers.

Key words: Tourism, Entrepreneurship, Japanese Tourist, Preferences

### 1. INTRODUCTION

Tourism contributed 10% of global GDP, generates more than 30% of the world's services exports and provides one in eleven jobs worldwide. Tourism is a phenomenon in which a traveller visits to a particular place and affects the socio economic condition of that particular destination or group of destination. On the other hand the tourist who is visiting the destination is also affected by the socio-economic condition of the state, in most of the cases it is the culture which gives a memorable impact on traveler's mind-set but sometimes it also gives an idea to traveler to do some business and motivate to become entrepreneur or explore existing entrepreneurial skills of traveling destination. This idea may lead to a great business. In 2014, 15 lakh foreign tourists arrived to India and visited various parts of India. India earns lots of foreign exchange through them as well as it affects the overall economy of country and many areas of exports too. These also include the amount which tourists invested in process of exporting individual souvenirs. In 2013, a survey was conducted by the Japan Bank for International Cooperation, among Japanese investors, and the result of survey ranks India as the second most promising country for overseas business operations in the medium term.

Foreign Torurits Exchange earning in india, 2014



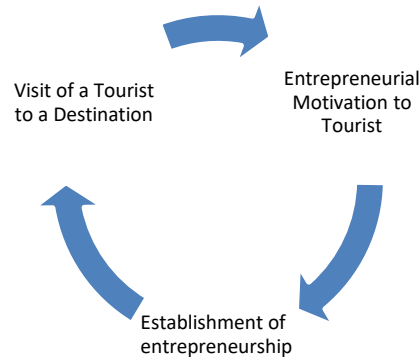
Source: WTTC Report on Tourism Department of India- Travel & Tourism Economic Impact 2015 India

In Report of WTTC (World Travel & Tourism Council ) on Tourism of India it is stated that Leisure travel spending (inbound and domestic) generated 83.5% of direct Travel & Tourism GDP in 2014 (INR5,502.3 bn) compared with 16.5% for business travel spending (INR1,085.1 bn). Business travel spending is projected to grow by 7.4% in 2015 to INR1, 165.8 bn, and further it rises by 6.6% pa to INR 2,202.2 bn in 2025.

### 2. ENTREPRENEURSHIP VERSUS TOURISM

Further, in order to understand the connection of Entrepreneurship with the tourism we need a discussion. I got an opportunity to talk with some tourism experts and stake holders especially who belong to export/import business. I discussed with them on several issues about the connectivity of tourism and entrepreneurs and conclusion is like this. Tourists coming to a destination having a variety of interests, they react differently on the various commodities and cultural elements which they see during the visit. Most of them have a positive impact and they purchase something as a remembrance and sometimes as a gift for the near and dear ones. But

in some cases this goes in different ways too, after visiting the tourism destination they got an idea to start a business in their home country, sometimes this idea takes birth during the period of travelling but grows after years, for example a student visits a tourist destination as a tourist and gets a strong impression through some commodity of local tourist destination, in future he may decide to do business. So at that moment the impression of that visit give him an idea and motivated to be an entrepreneur. So in this way tourism and entrepreneurship affect each other and have a positive impact, as both help in development of each other.



**Figure 1 A cycle showing how tourism and Entrepreneurship affect each other**

### 3. OBJECTIVE OF THE STUDY

To study the impact of foreign tourists' arrival on tourism entrepreneurial competence in Rajasthan with reference to Japanese tourists (Through a Discussion Method)

### 4. REVIEW OF LITERATURE

Irena Ateljevic & Stephen Doorne (2000) in their research work "Staying within the Fence: Lifestyle Entrepreneurship in Tourism" found that in maximum cases tourism research has focused on the conceptualization of entrepreneurship informed by economic analyses. If we discuss about the definition of tourism entrepreneurship Koh (1996:30) and Saayman and Saayman (1997) state that these are activities related to creating and operating a legal tourist's enterprise. Further they explain Legal Enterprises to those businesses that operate on a profitable basis and seek to satisfy the needs of tourists, and enterprises may be hotels, guest houses, travel agencies and tour operators. They define tourism entrepreneurs as persons who hawk goods or services, such as arts and crafts. One more perspective of the tourism entrepreneurship is discussed in the work of Nancy G. McGehee that is agri-tourism activities are influential factors to motivate agri-tourism entrepreneurs. Ramat-Aviv and Ben-Gurion(2001) studied that small performance of the small tourism venture's profitability is contingent on human capital, especially the skills of the entrepreneurs and also found out four theoretical approaches, each focusing on a different central facet: environmental milieu, institutional support, entrepreneurial human capital, and the venture's bundle of services. Both were also focused on promoting managerial competencies as an objective of advisory incubators. Relatively neglected research area of Shaw, G.; & Williams, A. M. holds an important key to understanding tourism's impact on local economies. A K Raina, and N K Sharma researched on the sample of 47 entrepreneurs in Rajasthan. They found that there is a positive relationship between emotional intelligence and transformational leadership. A positive co-relational relationship between effectiveness and both emotional intelligence and transformational leadership was also evident. Analyzing the relationship between emotional intelligence and different non-transformational leadership styles yielded mixed results.

### 5. RESEARCH METHODOLOGY

**Research Design:** Research design followed in this study is exploratory in nature since we have tried to find out relationship between Tourism and Development of Entrepreneurship in State of Rajasthan and that is especially concerned with arrival of Japanese tourists. Data is collected through both the sources Primary (Case Studies) as well as Secondary (Books, websites, Reports). the study on the basis of four major tourist cities (Jaipur, Jodhpur, Udaipur, Ajmer) of the state which are pioneer in hosting Japanese tourists in state.

### 6. RAJASTHAN TOURISM AND ENTREPRENEURSHIP

Tourism department of Rajasthan for the economic development of the state has adopted many schemes like "Padharo Mhare Desh" that means "Rajasthan Invites You". Recently, On the occasion of Inaugural function of the 8th edition of the Great Indian Travel Bazaar (GITB), at Jaipur Chief Minister of state said "We expect a quantum jump in the tourist arrivals with foreign tourists going up from 1.5 million to 2.5 million and domestic

tourists from 33 million to 50 million by 2018." Rajasthan is a colorful tourism destination that attracts tourists from the various parts of the world for its diversity in terms of natural resources, cultural heritage, historical as well as archaeological wonders and rare wild life. There are various cultural as well as geographical elements among the motivational factors of attraction apart from several other factors. Due to 60 percent desert part Rajasthan has, an image of a destination with desert culture, dunes, camels and local dances on folk music for prospective tourists. Today the tourists have a wide canvas of places, attractions and activities to choose from in the state, which enhances the overall tourism experience. When a tourist visits Rajasthan for once he gets many memorable first-hand experiences through the performance of local artists including painters or by work of block printers, dye and tie artist, handy craft artists sometimes form music and dance artists also. So it is difficult for tourists to return to home country without purchasing the handicraft items or some artistic works. There are thousands of entrepreneurs in Rajasthan who are directly or indirectly dependent on the tourism industry. The handicraft items of the Rajasthan have a sense of elegance and this gives them a unique identity. In the same way there are many other location specific products and in order to provide originality to products it is needed to manufacture them on a certain place and by the same artist who has an aesthetic sense with the product which the artist has achieved from local culture.

The employment in this sector and the sector's contribution to the state economy, and employment potential were limited. However, over the last few decades, due to the focused efforts of Tourism Ministry of Rajasthan including various state government agencies, and selected entrepreneurs / individuals, tourism has grown from an elite and pilgrimage phenomenon to a mass phenomenon putting Rajasthan firmly on the foreign and domestic tourist map. At present, contribution of Tourism Industry to the State economy is estimated to be over Rs 2000 Cr and it is also providing employment to over one lakh people directly and over three lakh people indirectly. Above data shows that in the overall socio- economic development of the Rajasthan Tourism Industry plays an important role. Tourism Unit Policy is also a good approach by Government of Rajasthan which extends more support and incentives for establishment of Tourism Units in the State. Below table shows the number of foreign tourist's arrival in Rajasthan.

S.No.	Year	Number of Tourist			Change in % with Comparison to Last year		
		Domestic	Foreign	Total	Domestic	Foreign	Total
1	2000	7374391	623100	7997491	10.47	10.74	10.48
2	2001	7757217	608283	8365500	5.19	-2.38	4.60
3	2002	8300190	428437	8728627	6.99	-29.57	4.34
4	2003	12545135	62860	13173695	51.14	46.71	50.92
5	2004	16033896	971772	17005668	27.81	54.6	29.09
6	2005	18787298	1131164	19918462	17.17	16.4	17.13
7	2006	23483287	1220164	24703451	25.00	7.87	24.02
8	2007	25920529	1401042	27321571	10.38	14.82	10.60
9	2008	28358918	1477646	29836564	9.41	5.27	9.21
10	2009	25558691	1073414	26632105	-9.87	-27.36	-10.74
11	2010	25543877	1278523	26822400	-0.06	19.11	0.71
12	2011	27137323	1351974	28489297	6.24	5.74	6.21
13	2012	28611831	1451370	30063201	5.43	7.35	5.52

Figure 2 Source: Tourism Annual Report 2012-2013, Department of Tourism, Rajasthan

In Jodhpur and Jaipur there are many exporters which are directly or indirectly dependent on Tourism Industry. Most of the exporters have now become entrepreneurs and have a continuous growth in their businesses. Some of the foreigners established their entrepreneurship; although they firstly came here as a tourist and later on they got attracted towards entrepreneurial potential of this destination.

## 7. JAPANESE TOURISTS AND THE ENTREPRENEURSHIP DEVELOPMENT IN RAJASTHAN

Rajasthan State was awarded as the Best Cultural Destination by the Lonely Planet at India Travel Awards in 2013 as well as the best destination for families at the Lonely Planet Magazine India Travel Awards in 2014. During the calendar year 2013, over 31.73 million tourists visited Rajasthan. Japanese people are known for their inventions in day to day life and they are always in search of the new thing around them. The Japanese tourists have a good contribution in the entrepreneurship development in Rajasthan because of their interest in handicrafts industry, including textiles, jewelry, miniature paintings, pottery, statuary, carpets. Below is the table of foreign tourist's arrivals in Rajasthan in the year 2014.

Sr.No.	Country	Number of Tourists Arrival (In Lakhs)	Percentage
1	France	2.23	14.61 %
2	U.K.	1.27	8.32 %
3	U.S.A.	1.19	7.80 %
4	Germany	1.13	7.41 %
5	Italy	0.86	5.64 %
6	Australia	0.80	5.24 %
7	Canada	0.58	3.80 %
8	Switzerland	0.49	3.21 %
9	Japan	0.47	3.08 %
10	Shri Lanka	0.28	3.83 %
11	Others	5.96	39.06 %
	Total	15.26	100.00 %

**Figure 3 Foreign Tourists arrival in Rajasthan in 2014**

**Case study 1:** Mr.Hedeki Nishioka is a Japanese national who came many years ago to India, as a tourist. He visited almost every part of India. He was impressed by various handicrafts artists in Rajasthan. He decided to start an organization and named it *Ananda*, as he found this name very peaceful. He approached the people through his contacts who were interested in taking first-hand experience of Rajasthan handicraft. Through his dedication and diligence got success and now he has a network of 2000 people from Japanese community who want to visit already visited Rajasthan for the same purpose. Some of them started doing businesses and Mr.Nishioka himself is doing some export import business. In this case Japanese tourist became an entrepreneur and motivated others for the same. There are approximately 300 Japanese tourists coming every year under the various programs related to Rajasthan visit and handicraft experience programs.

**Case Study 2:** Mr.Vikram Singh Shekhawat learned Japanese language in 1990 from Delhi and started working for Japanese clients in some organization related to tourism. Later on he found that the Japanese tourists as a buyer were not satisfied with the available products in market so he decided to be a manufacturer. After a struggleful beginning, with his efforts and hard work he became an entrepreneur. The understanding of Japanese tourists as a consumer helped him lot in manufacturing and marketing the project. He named his entrepreneurship as Rainbow and with his hard work and involvement the rainbow became Rainbow Texfab Pvt Ltd. There are two types of buyers he had now one is the retail buyer, that is Japanese tourist, and other is business tourist who has become or is already involved in entrepreneurship in Japan. They purchased Rajasthan handicraft cloth items from here and kept with them, gave as a gift to friends and relatives or sold it to various buyers in japan in case of business tourists. Here in this case tourism is directly creating an entrepreneurship promoting the entrepreneurial potential of the tourism. Presently the annual turnover of the Texfab Pvt Ltd is over Rs. 2 crore. Other family members are involved in managing this entrepreneurship. There are more than three hundred people directly engaged and got employment and 600 persons engaged in indirect and induced by rainbow textile. In both of the cases tourism is contributing to overall economy of the Rajasthan and exploration of the Entrepreneurial Potential of the state.

## 8. FINDING AND SUGGESTIONS

Tourism is the motivational source of entrepreneurship development especially in some famous tourist circuits like Dhundhar Circuit, Merwara-Mewar Circuit, and Desert circuit in Rajasthan. Tourism and entrepreneurship both are positively related to each other and in certain touristic areas they are supplement to each other. Relationship between tourism entrepreneurial competence and tourism destination competitiveness in Rajasthan can be understood by the simultaneously growing trends of both the sectors. It is observed that tourism entrepreneurship in Rajasthan has a growing trend. Although Japanese tourist arrival in Rajasthan does not have a good number as compared to the French and German tourists but in spite of this approx. 47 thousand tourists came last year (2014) in Rajasthan. The arrival of Japanese tourists in Rajasthan is giving a good strength to tourism entrepreneurship as the number of business tourists is good in number. The preferences of Japanese tourists' to Rajasthan are also affected by the tourism entrepreneurship, sometimes a Japanese tourist comes here having two objectives in mind. First, to explore the culture of Rajasthan along with the exploration of entrepreneurial elements from the same for prospective business. Sometimes the Japanese tourists get an idea to do business and establish an entrepreneurship. In both the cases the entrepreneurship is positively affecting preferences of Japanese tourists to visit Rajasthan.





**Figure 4 Process of Dual Development of Tourism Entrepreneurship**

## 9. CONCLUSION

The Tourism policy 2015 (Draft) focuses on the strong public private partnership within a responsible tourism framework so that a win-win situation for the tourists, entrepreneurs and the community can be created. In order to create the favourable conditions for both guest and host as an entrepreneur, two approaches are needed to be focused. Firstly, the approach of a local host as a tourism entrepreneur should be more focused on long term two-way relationship with tourists as a consumer. Two ways relationship here means two different approaches, the local entrepreneur as a seller, should have approach to build a strong relationship with tourists, so that tourists can admire not only local products but also entrepreneurs' behaviour at his/her home country after returning home. This will increase faith as well as give a sense of bonding with products, tourists and entrepreneurs, and that will increase the good will of the entrepreneur as well. This good will somehow positively affects the future growth of sale of that product as well as growth in tourist's arrival. Secondly, an entrepreneur can find more and new foreigner customers who have not yet visited or have already visited that particular destination, on the basis of the reaction of current tourists on the product, even product can be improved. Tourism policy makers should be more liberal for the new entrepreneurs as well as existing entrepreneurs. New research projects are required in order to measure the potential tourism entrepreneurship in Rajasthan, and especially to the Japanese tourists. Japanese tourists are very innovative and the same tendency is brought to the entrepreneurship. Although there are some entrepreneurship already available in Rajasthan which belong to Japanese taste yet some entrepreneurship oriented to Japanese tourists are needed to be launched. There is requirement of International Conferences where Japanese entrepreneurs and Indian Entrepreneurs can find a platform to discuss the entrepreneurial competence of Rajasthan as a tourism Destination. A website should be launched dedicated to tourism Entrepreneurial scope and related opportunities, where both the groups can share their innovative ideas.

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**EFFECTIVENESS OF FINANCIAL EDUCATION WORKSHOPS AMONG COLLEGE STUDENTS****Dr. R. R. Rajamohan**Associate Professor, Symbiosis Institute of Business Management, Bengaluru  
(Constituent of Symbiosis International University, Pune)**ABSTRACT**

*The purpose of this study is to examine the effect of financial education workshops on improving the financial knowledge level among college students. This study is carried out by measuring the financial knowledge of the college students in terms of compound interest, savings and investment, inflation, insurance etc before the workshop is conducted for them. The similar kind of questionnaire is administered to the same participants after the workshop is attended by the respondents. The difference between the post-test score and the pre-test score is found to be significantly positive. Thus the study found that the financial education workshop will help the participants' in improving their financial knowledge, which in turn will help them to make informed financial decisions in their life.*

*Key Words: Financial Education, Financial Knowledge, Financial Literacy, Personal Finance*

**1. INTRODUCTION**

The prevailing concern in India is that households lack a working knowledge of financial concepts and do not have the tools they need to make decisions most advantageous to their economic wellbeing. Financial decisions made by households affect an individual's or family's current financial wellbeing and ability to save for long-term goals such as buying a home, seeking higher education to their dependents, or financing their retirement. In addition, the households' decisions also play an important role in the overall economic health of the nation.

Technological advances have transformed the way the financial products and services were marketed and delivered to households. Driven by increased competition, wide array of financial institutions/intermediaries offers households a broad spectrum of financial products and services through latest technology. These developments have given the households more options and greater flexibility in creating financial arrangements that best suit their needs. However, a complex and specialized financial services marketplace requires households to be informed and actively engaged if they are to manage their finances effectively.

Under these circumstances, there is a renewed attention to personal finance education. This subject matter is currently gaining attention from various quarters of society, such as academia, government, corporations and non-profit organizations. There is an increasing recognition of the importance of this area within several academic quarters, such as economics and finance, that were traditionally not involved in this subject matter. Also such programmes are conducted with the hope that it will help the participants improve their financial knowledge which in turn will help them take informed decisions.

**2. REVIEW OF LITERATURE**

Does financial education help the participants of such programmes as envisaged? Empirical evidence show mixed results. Some studies didn't show a positive correlation between financial education and financial knowledge or between financial knowledge and financial outcomes. On the other hand, several other studies that examine the effects of literacy on savings and investment choice have found that literacy matters. The review of literature covers studies which found the positive relationship between the financial literacy and financial outcomes and studies which have not found such relationships.

Boyce and Danes (1999) found that teacher surveys of student knowledge taken before and after the program curriculum indicate that students improved their knowledge of critical areas, including understanding of the career/income relationship, consumer credit, car insurance, and the time value of money. Moreover, about 60 percent reported changing their savings behaviour (increasing savings) as a result of the program. Hilgerth, Hogarth, and Beverly (2003) demonstrate a link between financial knowledge and financial behaviour. Lusardi and Mitchell (2006a, b) find that those who display higher literacy were more likely to plan and more likely to invest in complex and tax-favoured assets, such as stocks and Individual Retirement Accounts. Yunhee Chang and Angela Lyons (2007) investigated the impact that a financial education program has on participants' financial behaviours, showed that the program benefited all of the participants and the greatest improvement in financial behaviour was observed for those who reported lower levels of financial ability prior to the program. Annamaria Lusardi, Olivia S. Mitchell and Vilsa Curto (2009) examined financial literacy among the young using data from the 1997 National Longitudinal Survey of Youth. They found that financial literacy is low

among the young; lesser than one-third of young adults possess basic knowledge of interest rates, inflation, and risk diversification. Financial literacy is strongly related to socio-demographic characteristics and family financial sophistication. Bell, Gorin and Hogarth, (2009), report that financial education does seem to have an effect on specific financial management behaviours. Those taking a financial education program are more likely than the comparison group to report using formal spending plans and less likely to report using informal spending plans. They also find that those who have a high school financial education course are more likely to have a savings account for short-term savings goals and to save regularly. Having taken a high school course is also associated with having fewer overdraft fees in the past six months. Early financial management experience also seems to matter: those who have a high school savings account are more likely to have an emergency fund, more likely to read money management articles, and less likely to “never” pay off their credit card balances. Using data from a sample of first-year college students Jing Jian Xiao, Joyce Serido and Soyeon Shim (2010) examined the associations among financial education, financial knowledge, and risky credit behaviour of college students and found evidence that taking personal finance courses in high school and college is associated with financial knowledge as well as risky credit behaviour. Rajamohan (2010) found that the reading habit of Coimbatore households had a positive and significant relationship with the ownership of risky assets and opined the need of policy intervention for the improvement of financial knowledge of the households through appropriate educational programmes. Rajamohan (2012) found that financial knowledge has a positive influence on the ownership of risky assets in the household portfolio.

NASD (2006) showed that financial fraud victims to be more financially knowledgeable than non-victims. Mandell (2009) concludes that there is little evidence showing that full-time high school (or college) courses in personal finance increase financial literacy. However, there is compelling evidence that such courses improve financial behaviour. Willis (2009), Gale & Levine (2011) found that there is no strong empirical evidence validates the theory that financial education leads to household well-being through the pathway of increasing literacy leading to improved behaviour.

Hence, the study makes an attempt to see whether financial education workshop have any impact on improving the financial knowledge of the participants.

### 3. METHODOLOGY

This section of the research reports how the data was collected, the hypothesis formulated including testing and analysis & interpretation of the collected data.

#### 3.1. Data

Three financial education workshops for college students were conducted at Madurai, Aruppukkottai and Vellore in Tamil Nadu by the author for duration ranging between 2 hours and 2 hours 30 minutes including question and answer session. The numbers of participants in the three workshops were 57, 92 and 63 respectively. A pre-test questionnaire was distributed to all the participants and requested to fill it and return back to the researcher. Apart from the demographic variables,

The knowledge about Compound Interest, Rule 72, Inflation and Life Insurance were tested by asking one question each about them. The knowledge about Fixed Income Securities was tested by asking 2 questions and 3 questions were asked to test their knowledge about Savings and Investments. A post-test questionnaire was distributed and collected from the same respondents after the completion of the workshop. The number of participants completed and returned back the questionnaires were 31, 33 and 48 respectively. Hence the sample size for this study is 31 pairs (Madurai), 33 pairs (Aruppukkottai) and 48 pairs (Vellore).

The hypothesis the author interested to test is given below.

**Null Hypothesis:** Financial Education workshop have no impact on improving participants' Financial Knowledge.

**Alternate Hypothesis:** Financial Education workshop have impact on improving participants' Financial Knowledge.

#### 3.2. Data Analysis

The scores obtained by the participants before the workshop and after the workshop are shown below in the table 1.

Table 1: Participants Pre and Post Test Financial Knowledge score in Madurai

Parameter	Pre-Test	Post-Test	Difference
Compound Interest	4	16	12
Rule 72	12	26	14

Inflation	14	15	1
Life Insurance	13	20	7
Savings & Investments	16.67	21.67	5
Fixed Income securities	5.5	18	12.5

From the scores in the table 1 above, one can infer that there is improvement in the financial knowledge level of the participants. The improvement in terms of compound interest, rule 72 and fixed income securities is substantial. However, the improvement in case of inflation, savings & investments and life insurance is marginal.

Table 2: Participants Pre and Post Test Financial Knowledge score in Aruppukkottai

Parameter	Pre-Test	Post-Test	Difference
Compound Interest	5	13	8
Rule 72	7	8	1
Inflation	10	12	2
Life Insurance	15	10	-5
Savings & Investments	17	23	6
Fixed Income securities	14.5	21.5	7

From the scores in the table 2 above, one can infer that there is improvement in the financial knowledge level of the participants. The improvement in terms of compound interest, savings & investments, and fixed income securities is substantial. However, the improvement in case of rule 72 and inflation is marginal.

Table 3: Participants Pre and Post Test Financial Knowledge score in Vellore

Parameter	Pre-Test	Post-Test	Difference
Compound Interest	10	17	7
Rule 72	10	23	13
Inflation	11	24	13
Life Insurance	17	18	1
Savings & Investments	32.33	34.33	2
Fixed Income securities	22.5	28	5.5

From the scores in the table 3 above, one can infer that there is improvement in the financial knowledge level of the participants. The improvement in terms of compound interest, rule 72 and inflation is substantial. However, the improvement in case of fixed income securities, savings & investments and life insurance is marginal.

### 3.3 Results and interpretation

The author conducted paired t tests to see whether the improvement in the scores of the participants is significant. The results of paired t tests for the three pairs of Madurai, Aruppukkottai and Vellore are given in Tables 4, 5 and 6 below.

#### 3.3.1. Paired t test results at Madurai

Table 4 (a). Paired Samples Statistics in Madurai

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 PostTestScore	5.741	31	1.8251	0.3278
PreTestScore	3.354	31	1.8357	0.3297

**Table 4 (b). Paired Samples Correlations in Madurai**

		N	Correlation	Sig.
Pair 1	PostTestScore & PreTestScore	31	0.496	.005

**Table 4 (c). Paired Samples Test in Madurai**

		Paired Differences					t	Df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	PostTestScore - PreTestScore	2.3871	1.8380	0.3301	1.7128	3.0613	7.231	30	.000

The study found that the pre-test mean score is 3.354 and post-test mean score is 5.741. It also found that there is a positive significant correlation of 0.496 between the pre-test score and post-test score, i.e. the correlation of those who scored good marks in the pre-test improved their scores in the post-test is moderate. The test also found that the difference between the post-test and pre-test score is positive and significant.

**3.3.2. Paired t test results at Aruppukottai**

**Table 5 (a). Paired Samples Statistics in Aruppukottai**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	PostTestScore	4.657	35	0.9684	0.1636
	PreTestScore	3.342	35	1.0556	0.1784

**Table 5 (b). Paired Samples Correlations in Aruppukottai**

		N	Correlation	Sig.
Pair 1	PostTestScore & PreTestScore	35	0.320	.061

**Table 5 (c). Paired Samples Test in Aruppukottai**

		Paired Differences					t	Df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	PostTestScore - PreTestScore	1.3142	1.1825	0.1998	0.9080	1.7204	6.575	34	.000

The study found that the pre-test mean score is 3.34 and post-test mean score is 4.65. It also found that there is a positive significant correlation of 0.32 between the pre-test score and post-test score, i.e. the correlation of those who scored good marks in the pre-test improved their scores in the post-test is low. The test also found that the difference between the post-test and pre-test score is positive and significant.

**3.3.3. Paired t test results at Vellore**

**Table 6 (a). Paired Samples Statistics in Vellore**

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	PostTestScore	4.937	48	1.7431	0.25160
	PreTestScore	3.958	48	1.2540	0.18101

**Table 6 (b). Paired Samples Correlations in Vellore**

	N	Correlation	Sig.
Pair 1 PostTestScore & PreTestScore	48	0.349	.015

**Table 6 (c). Paired Samples Test in Vellore**

	Paired Differences					t	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 PostTestScore - PreTestScore	0.9791	1.7563	0.2535	0.4691	1.4891	3.863	47	.000

The study found that the pre-test mean score is 3.958 and post-test mean score is 4.937. It also found that there is a positive significant correlation of 0.349 between the pre-test score and post-test score, i.e. the correlation of those who scored good marks in the pre-test improved their scores in the post-test is low. The test also found that the difference between the post-test and pre-test score is positive and significant.

Thus, the study proved the hypothesis that the financial education workshop had impact on improving the participants' financial knowledge.

### 3.4. Limitations

The study is conducted in three different places, one place each from 3 different districts (Madurai, Virudhunagar, Vellore) with in Tamil Nadu. Hence, one should not generalize that this result represents for the whole nation. The study found out the impact of the financial education workshop immediately after the completion of the same. The effects of the workshop on understanding the concept of finance may be very different as soon as the workshop was over compared to later period, say, three months or 1 year after the termination of the workshop. Ideally one would like to test for both short-term and long-term impacts of the workshop, but until that is done one should be careful not to assume that the impacts are the same.

### 4. CONCLUSION

Thus the study found that the financial education workshop could improve the financial knowledge of the participants in line with the findings of Boyce and Danes (1999), Yunhee Chang and Angela Lyons (2007), Jing Jian Xiao et. al. (2010). Thus by organising such workshops the policy makers could enable the participants to analyse and take informed financial decisions to fulfil their life-cycle goals.

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STUDY ON ECO -TOURISM DESTINATION IN VALSAD AND NAVSARI DISTRICT

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**ABSTRACT**

*The Objective of this research is to explore the scope to which the local residents of tourism industry the Navsari district And Valsad District in South Gujarat have attitudes and awareness towards ecotourism impact of sustainable development. They are need of training and education and Language improvement related to ecotourism in order to improve their lifestyles, economy and resource management. Their involvement in ecotourism programs would be a potential strategy to promote and support sustainable development in the area. This study researcher used method data collection was secondary data source has various Journal , Magazine and websites also, and primary source has Questionnaire and interview schedule with local people and Visitors opinion regarding tourist place facilities and give suggestion to better improvement to selected Place. Hypothesis test of Analysis of Variance (ANOVA) Used and Covariance and Standard Deviation etc.*

*Keyword : Ecotourism , tourist , Destination , Village area , Anova*

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**INTRODUCTION ON ECOTOURISM IN GUJARAT**

Gujarat is a land with colours of joy. It has the best beaches in India. It has the best eco tourism opportunities. For recreation tourism to promote eco and provide nature, Nal Sarovar and Gandhinagar are shaping up with eco tourism. Nal Sarovar will have a nature park, an eco resort, an ornamental fish farm and aquarium apart from education, interpretation and research institution. The area will have landscapes and forest area. Eco friendly recreational avenues like boating, camping and picnic spots are favorite recreational outings for local as well as tourists in Gujarat. Gandhinagar Gujarat cities have magnificent gardens which are maintained in natural settings, enhancing their exquisite beauty with fountains and fountain shows. The Sarita Udyan, Sayaji Garden, Law Garden and Parimal Garden and many more gardens in cities all over Gujarat, allure tourist attraction. The Kankaria Lake which is recently taken a new look, attracts tourist from all over the world with its unique serenity and beauty. Surrounded the lake, tourists have endless recreation to the Zoo, Garden Park, Fish Aquarium, Balvatika (for kids), a mini Train tour round the lake, boating and other facilities.

**LITERATURE OF REVIEW**

**Piali Haldar\*(2007)<sup>1</sup>“Rural Tourism – Challenges and Opportunities”** This paper attempts to probe the impact of marketing of rural tourism in India, rural tourism can help in shaping our society. It can have both positive and negative impacts on rural as well as urban communities. There is a scope of rural tourism in India. The government should encourage private enterprises to promote tourism in rural areas. For developing the rural tourism we need to understand the rural environment, demography, and socio-culture, economic and political background of that place. How we can involve the rural people to enhance their socio-economic condition. To develop a strategic marketing plan for rural tourism we have to understand the target customer their needs and wants and how to match it with our rural infrastructure. Rural Tourism can develop a win-win situation for both the rural and urban communities. **Abhijit Das ( 2013)<sup>2</sup> in their article “Growth and Prospects of Cultural Tourism in North Bengal (W.B) India With Special Reference to Malda District : A Study of Tourism and Recreational Geography.”**This study aims at exploration of tourism, which acts to promote local economy, socio-cultural changes and life style of the people residing in and around the tourist locations in West Bengal. The purpose of this study is to explore the reasons for which the foreign and domestic tourists visit the destination for recreational and leisure purposes and also to gain experience from art, culture, lifestyle etc, which in turn create a tremendous impact on local economy. **Saurabh Rishi,Dr B. Sai Giridhar(2007)<sup>3</sup> “Himachal Tourism: A SWOT Analysis”**. Himachal Pradesh is a land which is bestowed with natural grandeur at its best – picturesque locations, snow capped mountains, lush green valleys, a cool climate and hospitable people. It is indeed the very lap of nature. It is therefore a fact that Himachal Pradesh has immense tourism potential; a potential that it must leverage and sustain. Tourism has its benefits which Himachal Pradesh must cash on without getting affected by its shortcomings. To leverage on this tourism potential, it is necessary for Himachal not only to sell itself but also analyses the needs, the perceptions, the preferences, and the satisfaction of the customers that it can provide. Hence the study aims to analyses these very tourist responses with the help of a questionnaire. The study revealed that although Himachal has unique natural offerings it is not able to cash upon them due to lack of various facilities. Most of tourists’ expectations were met with but they depended on the presence of good necessities like amenities, food and water and proper

infrastructural facilities like accommodation, transport, accessibility, etc which were found lacking in certain cases. **Maria Ana Borges, Giulia Carbone, Robyn Bushell and Tilman Jaeger (2011)**<sup>4</sup> in their article “**Sustainable tourism and natural World Heritage**” The inscription of a property in the World Heritage List is not only the recognition of its outstanding universal value and integrity but also the recognition of the need to protect and manage it (Edroma, 2004). Together, these sites constitute the common heritage of humanity, contributing to the conservation of globally important cultural and natural areas as well as to the processes associated to these sites. **Satish Chandra & Dennis Menezes (2001)**<sup>5</sup> in their article “**Applications of Multivariate Analysis in International Tourism Research: The Marketing Strategy Perspective of NTOs**” International tourism has increased exponentially since 1950. With this growth the industry has become significantly more competitive, and the marketing role of National Tourism Organizations (NTOs) has taken on added significance. Correspondingly, research related to the marketing aspects of international tourism has increased. With this in mind, this paper provides a brief look at the growth of international tourism and the marketing role of the NTOs. It identifies and describes multivariate techniques most relevant to marketing research related to the key components of the marketing strategy of NTOs. In closing, the paper identifies areas for future research related to the scope of this paper.

## RESEARCH METHODOLOGY

### Objectives of the study

- To investigate the Selected ecological and environmental Place Situation in Navsari And Valsad District in South Gujarat
- To analyze the basis for eco-tourism development and advantages of the eco-tourism
- To analyze the regional structure of eco-tourism, choose the steps to be taken and pattern to improve eco-tourism.
- To study of Selected places visitor’s opinion and suggestion.
- Selected place better development to give suggestion.

### Hypothesis of the study

Researcher hypothesis test use Analysis of Variance (ANOVA) following hypothesis null hypothesis and research hypothesis.

**H<sub>0</sub>** There is no Significance Difference between the various tourism place group of Navsari and Valsad district for attracting more number of tourists.

**H<sub>1</sub>** There is Significance Difference between the various tourism place group of Navsari and Valsad district for attracting more number of tourists.

**H<sub>0</sub>** There is no significance difference between the facilities given to these District for attracting more number of tourists.

**H<sub>1</sub>** There is Significance difference between the facilities given to these District for attracting more number of tourists.

### Source of Information

- Personal talk with the local people regarding this place.
- ( if required)Local articles from newspaper.
- Other documents related to the study will be used:
- Newspaper
- Monthly Magazine
- Internet
- Research conducted by other state tourism board.

### Research Methodology

Personal Visit of Selected Historical Place and Hill Station on observation Historical place and Hill Station. And talk with selected village Local people regarding to this place situation and problems. Researcher selected Gujarat state’s two district in three historical place.

### 1. Research design

A research design is the arrangement of conditions for collection and analysis of data in a manner that objective to the research purpose with economy in procedure.

**2. Sampling design**

Sampling design researcher refers to the technique or procedure the researcher would adopt in selecting area from the sample.

**3. Sampling size**

100 Selected Places Visitors were selected after considering time and cost of the study.

**4. Sampling method**

Convenience method of sampling is used to collect the data from the respondents.

**5. Data collection**

The data is collected from both primary and secondary sources. Primary data is collected through Questionnaire fill-up with interview schedule and the secondary data is collected from books, magazines, and websites etc.

**6. Sample Technique**

For the Objective of research study, the method of simple random sampling is undertaken.

**7. Statistical Tools Used**

The collected data has been analysis by using

1. Percentage analysis
2. ANOVA ( Analysis of Variance ) Method use

**INTRODUCTION OF SELECTED AREA****Vansada Taluk in Navsari District****Selected Historical place of Godhmal Village****❖ Ajamal Gadh The Historical Place And Hill Station**

AjamaGadh,Situated on the mountain range of Sahyadri at 1200 feet high above sea level and located in the vicinity of Godhmal village of Vansada taluka in Navsari district is known for its Geographical as well as historic importance and its inherent natural beauty.

During Maratha regime, this place was used as cantonment for invading. The enemies in Gorilla style by Chhatrapati Shivaji Maharaj, The shivaling of shivaly's worshiped lord. Wall constructed with rectangular rubies, small water reservoirs some known structures of parses Culture etc. Still exist as remains at this place. In the 16<sup>th</sup> Century Parsees who landed on Sanjan port and mixed with Local People like sugar added to Milk, Migrated to this hill to protect their sacred fire "IranshahAtash" from the invention of Muslims, Portuguese as well as French and lived here for about 14 years. During the Kingdom of Shrimant Kirtidev, the king of Vansada Stet. this area port of reserved foresee and governed by State forest Department .

**🦋 Dharampur taluka in Valsad district****Selected " Wilson Hill " hill Station and Historical Place**

**Wilson Hills** is a hill station in the Indian state of Gujarat. It is near Dharampur Tahsil and is also the nearest hill station to Valsad

Wilson Hills stands in a densely forested region close to the Pangarbari Wildlife Sanctuary. It is one of the few hill stations in the world from which it is possible to glimpse the sea.

It has an average elevation of 750m (2500 feet). The Wilson Hills are popular during the summer months as it enjoys a cooler and less humid climate than the surrounding area.

**History**

Wilson Hills was named in memory of Lord Wilson, the Governor of Mumbai from 1923 to 1928, by Vijay Devji, the last King of Dharampur. Lord Wilson and King Vijay Devji had planned to develop the area into a hill station, but the project failed to take place. A monument to their memory remains on the peak.

**★ Pardi Taluak in Valsad district in Gujarat****Historical Place and Hill Station "Parnera"**

Parnera have 486 stairs. Many local people daily early in the morning climb up and pray to god. Above picture shows the stairs of the hill and a historical temple. It is said that when Maharaja Chhatrapati Shivaji was on this hill goddess Ambica, Navdurga and Chandika had given the way to Maharaja Shivaji in the form of statue.

Maharaja Shivaji had made a small fort on the Parnera hill to fight against enemies. The fort exist there now a days also. There is a "WOW"(called in Gujarati) in the fort which were filled with water and crocodile at the

time of maharaja shivaji. And it is said that there is a way through that "WOW" which ends at " ".Fort was built in such a way that the army of maharaja shivaji can be protected against the enemies and they can attack to their enemies.

## FINDINGS AND SUGGESTIONS

### ❖ Findings

- There are clear differences in male and female Tourist. Amongst the total visitors there are more males (75%) than females (25%). Among male tourists, it can be concluded that researcher selected area's visitor arrival Male visitor More Arrival Compare to Female tourist.
- The data related to the different age group of the respondents, out of 100 respondents, 25% were 18 To 25 year, 40 % percent were between 26 to 35 years, 23% percent fall 36 to 45 years age group, 9 % percent fall in 46 to 55 age group and fall in 3 percent were above 55 years.
- The size of the family. According to the data, out of 100 respondents, 19 % respondents have visited with two to four family member, in 40 Percentage, respondents visited with 2 family member, 25 percent, 4 to 7 family member 16 % respondents and 7 to more only with persons of in family.
- the data of classification according to the profession, 21% belongs to farming, 27% belongs to professional, 35% belongs to business man and, 17 % belongs to other profession. so we can say that this area's visitors are arrival more professional and farming.
- Information about academic qualification of the respondents. Out of 100, 35 % tourist were Graduate, 22 % were more than SSC, 7 % were other graduates 15 % were less than SSC. And post Graduate respondent was 21 %.
- this classification highest 23 percent of Tourists belong to that income group which having income between Rs. 25001 to Rs. 75000 While, 9 percent of Tourists belong to the income group of Rs. 75001 to Rs. 150000 and 23 percent tourist 10001 to 25000 income per Month and 3 % tourist high income having more than 150000. And less than 1000 income was highest respondent 38 %.
- The tourists to medium of information related this place. 18% tourist get information regarding tourist place in Magazine / Research Article, 25 % tourist get information Daily News Paper like, Sandesh, Divya bhaskar and Gujarat samachar, Gujarat Mitra. 10 % Tourist get information this area information through Website and Radio. And highest tourist 45% and 45 Respondent say this area information get by people through, like friends and Relative also.
- That selected tourist places this area in arrival tourist which locality places. Highest tourist 85 % and 85 respondent arrival in this area from Gujrat state or Local area District or other district. And only 15 % and 15 respondent arrival in kaprada and dharampur taluka and Vansada taluk from other state in India .like Rajasthan, Uttar Pradesh, Maharashtra also.
- Tourist Used Vehicle arrival in this area. Highest 45 % tourist arrival by own Vehicle. 30 % coming through ST Bus. When Luxury taxi through coming tourist was 10 % and 15 % Tourist used Private taxi.
- dharampur, Vansada and Pardi taluk selected tourist place and this area's Natural Beauty opinion by tourist, 65 % respondent view was Good, and 15 % Tourist Say this area place Natural beauty was Very Good. When 20 % view regarding this area Natural beauty was No Answer.
- Tourist Opinion Regarding the development of various Group Places. Researcher Selected this area Historical places 25 % Tourist Say Excellent Places, 23 tourist say best, when 46 % tourist say Average good and only 5 % tourist say not Good when only 1 % tourist saying Not At All Good.
- The development of various Group Places. Researcher Selected this area Natural Places 35 % Tourist Say Excellent Places, 20 tourist say best, when 35 % tourist say Average good and only 8 % tourist say not Good when only 2 % tourist saying Not At All Good.
- Tourist problems faces during visit places, highest problems 55 respondent tourist has Language problems. 35 tourist and 35 % has Cooperation problems tourist area. When only 10 % and 10 respondent say other problems during the visit.
- Visitor's arrival dharampur, Vansada and Pardi taluka during like stay more days, here, 25 % Tourist opinion was don't like stay more days here. And only 75 % tourist like more day during visit.
- Tourist thinking of visiting this place again. 60 % tourist was satisfied and his opinion was this area visiting place again, when only 40 % tourist view was we will no visit this place again.

### ❖ HYPOTHESIS TEST FINDINGS

- ✓ There significant difference Between the Various tourism place facilities provide of Dharampur, Vansada and Pardi taluk for attracting more number of tourist, because the calculated value of 'F' (199.99) is more than table value (2.53) so, null hypothesis is rejected and alternative hypothesis accepted. It can be concluded that therewere significant differ in various tourism place group facilities for attracting majority level tourist under study.
- ✓ Significant difference Between the Various tourism place group of Dharampur, Vansada and Pardi taluk for attracting more number of tourist, because the calculated value of 'F' (21.81) is more than table value (5.19) so, null hypothesis is rejected and alternative hypothesis accepted. It can be concluded that there were no similarities in various tourism place group for attracting majority level tourist under study.

### ❖ OTHER FINDINGS

1. Selected places no Local people provide accommodation, food, shopping facilities guidance, etc. to the tourists.
2. Valsad and Navsari selectedplaces are infrastructural bottleneck, lack of adequate safety and security measures, lack of waste disposal arrangements and lack of communication facilities.
3. Climate change has direct as well as indirect impact on ecotourism. These impacts are due to changes in temperature, extreme weather events and other climatic factors, transformation of the natural environment, etc.
4. The hill stations are evolving and adding more attractions in the form of cultural activities, which offer more and more potential for tourism at these selected places.

### ❖ SUGGESTION

- Tourism Department should promote and develop the tourism in the places, the state govt. should give the priority to create and provide the infrastructure as well as basic amenities at all such places according to the urgent needs and requirement of tourists.
- First priority should be given in order to provide the better transport facilities with good frequency including lodging, boarding and accommodation with reasonable rates. Apart from it trained guides should be appointed at tourist places for projecting the best image of the country by providing the actual information of the tourist destinations and caring for the safety of tourists including to ensure their pleasant stay.
- Good hotels, restaurants and guest houses should also be developed at all such potential places by providing all sort of facilities like electricity, drinking water, air conditioners, television, internet, computers and other important items and equipments to update the tourist with all the latest information's regarding the this places.
- Education, research and training are the wheel of tourism. Human resource management should be given priority. Importance should be given to inductive research on historical importance and contemporary relevance.
- To make more developed such areas, the state govt. with the help of central govt. various types of tourisms should be established like to developed Garden and zoo parks, rope car and boat houses, keeping in mind, the geographical, socio-economic and environmental conditions of these tourist places.
- The Govt. of India and the concerned States Govt. Should provide the maximum additional funds to improve the road connectivity mainly in and around tourist places of importance like National Highways and Airport to heritage sites and important tourist places.
- The promotion for this tourism place in Abroad / Overseas more should be given to the publicity through media, Newspaper ,radio channel ,leading print publications, T.V. Channels, Information Technology and Internet to popularize world heritage sites including tourist centers of India including India..

### CONCLUSION

Ecotourism has positive and Importance effects on the local and state economy as it increases the opportunities for the local community. Ecotourism is a povertyand unemployment reduction strategy because it supports and improves local community area economically and socially. Participation of local communities in ecotourism is essential to maximize the potential benefits of this sector, eliminate poverty and conserve nature. It is to be mentioned that possible environmental benefit of ecotourism could be direct, indirect or induced. But overall, such activities improve human well being by take opportunities to earning income. This can only be preserved,

when one rediscovers their importance and commercial demand. Ecotourism is a major way by which local art and craft can be re-evaluated and used gainfully. Besides, ecotourism activities may be used to reduce the pressure of mass tourism in the core area. For the development of ecotourism in the state, different government and local bodies must work together. The NGOs, local bodies, clubs should come forward for provide training to local people for developing their skills.

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## CLASSIFICATION OF EMPLOYEE-INSTITUTE ATTACHMENT

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### ABSTRACT

*The precious principles of Personnel Management point out beyond a shadow of reasonable doubt that the employees should necessarily develop Adequate Attachment with the Institution or Organization, where they work. The rate of Employee Turnover in many Institutions is recorded as very high. This fact reveals that there does not exist, in practice, even reasonable level of Employee Attachment with the Institution. **Smooth Functioning** (Functioning without Serious Conflicts or Material Differences of Opinion between the Employer and the Employee) can be treated as a Pre-requisite for the development of Employee Attachment, as a Process. It is basically a Courteous, Reversible and Bilateral or Reciprocal process. If a team of Competent and Efficient Employees is coordinated and led properly by the dynamic Institutional Leader, Employee Attachment within the Institution is experienced as a natural sequel or an effortless practical consequence.*

*Those employees who are not properly motivated mainly for want of Adequate Compensation and for some allied reasons like Poor; thus, Dissatisfying Working Conditions, Close Supervision, Unnecessary Personal Control, No Personal Respect, No attachment of weight-age to Human Dignity and Humanitarian Relationships and Class and Caliber of the Employee, Encroachment on Official Authority resulting in No freedom, No Incentives, No or Nominal Increments, Insufficient facilities and Staff welfare Schemes, to mention a few, do not intend to stay within the premises of the Organization for more than their normal working hours. They prefer to stay away from the Organization, as far as possible, especially because of **Official, thus, Easily Excusable Reasons**, thereby safeguarding authorized deduction from the payment. They utilize their fresh time in performance of their Personal Activities.*

*This Research Paper firstly ascertains the Origin of Employee Attachment and subsequently studies in detail the Classification of Employee-Institute Attachment.*

*Key Words: Employee Turnover, Employee Detachment.*

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### INTRODUCTION

The rate of Employee Turnover in many Institutions is recorded as very high. This fact reveals that there does not exist, in practice, even reasonable level of Employee Attachment with the Institution. The practical benefits of stable employees within the Institution need not be convinced as they are well known. The number of stable Employees leads to relatively fast rate of Institutional Growth. Furthermore, *wherever there are statutory inspections in some Institutions, one of the check points is the Number of Stable Employees.* Thus, *it is in the best interest of the Institution itself to increase the level of Employee-Institute Attachment and as a result, the number of stable Employees.*

### RESEARCH PAPER OBJECTIVES

The following are the Objectives of the Research Paper.

1. To Ascertain the Origin of Employee-Institute Attachment
2. To Study the Classification of Employee-Institute Attachment

### SCOPE OF THE RESEARCH PAPER

The Practical Scope of the Research Paper extends firstly to Ascertaining the Origin of Employee Attachment and subsequently to the detail study of the Classification of Employee-Institute Attachment.

### RATIONALE OF THE RESEARCH PAPER

The precious principles of Personnel Management point out beyond a shadow of reasonable doubt that the employees should necessarily develop Adequate Attachment with the Institution or Organization, where they work. However, in practice, it is observed in many Institutions that the rate of Employee Turnover is very high. This implies that the *overall level of Employee-Institute Attachment is very low, as the rate of Employee Turnover and level of Employee-Institute Attachment are in inverse proportion with each other.* Furthermore, *the kind of Attachment is also noticeably different in different Institutions leading to drastically and dramatically fluctuating consequences on a Continuum of Employee-Institute Attachment in different Institutional Situations.* On this background, it is necessary to study the Classification of Employee-Institute Attachment.



## RESEARCH PAPER METHODOLOGY

For writing this Paper, the following Research Methodology was followed.

- Review of Literature was done through various Books and significant Websites to Learn the concept of Employee-Institute Attachment. (The details about all the Books and the Websites are given in the Section, of ‘Categorized Bibliography,’ located at the end of the Research Paper.)
- Different Inferences were arrived at and Opinions and Views were formed after applying Logical Interpretations based on the facts learned through Review of Literature, as mentioned above.

## SOURCES OF SECONDARY DATA

The sources of Secondary Data include Relevant Books and Web Sites which are mentioned in detail in the Section of Categorized Bibliography, located towards the end of the Research Paper.

## ORIGIN OF EMPLOYEE ATTACHMENT

Strictly technically or legally, an Employment is a *Psychological Contract* between the Employer and the Employee. Moreover, as per one of the Management Principles as advocated by *Henry Fayol*, in an Institution there must be *Reconciliation or Integration of Institutional Objectives and Individual Objectives*. An Institution recruits and selects an employee not for the fulfillment of Individual Employee Objectives but for the fulfillment of pre-determined Institutional Objectives. Unless and until there is *rational Reconciliation or intelligent Integration* between both the Institutional Objectives and Individual Objectives, there can certainly not result smooth functioning in an Institution. When such smooth functioning becomes an Institutional routine practice, may not be for too long time, but may be for reasonable time, the *pure feeling of ‘Employee Attachment’* originates. In other words, *Smooth Functioning* (Functioning without serious conflicts or Material Differences of opinion between the Employer and the Employee) *can be treated as a Pre-requisite for the development of Employee Attachment, as a Process.*

## EMPLOYEE ATTACHMENT – A PROCESS

As a matter of fact, Employee Attachment is basically a *Courteous, Reversible and Bilateral or Reciprocal* process. However, Some Employers feel and incline to communicate through their informal clues that Employee Attachment is *Discourteous Irreversible and Unilateral* process. In other words, *irrespective of the Privileges or the Facilities provided and the Institutional Internal Environment created mainly through Employee Welfare Policies, Programs and Strategies and Behavioral Responses given to the Employees, the Employers expect their Employees to be highly Loyal, Co-operative, Sensitive, Responsive and moreover, highly Responsible.* But, this line of thinking is not right.

As the Employers have some expectations from the Employees, at the same time, the Employees also have some reasonable expectations from the Employers. *If either of the two, that is, the Employer or the Employee, fails to fulfill the reasonable expectations expected by the other, smooth functioning gets distributed or diluted.* Furthermore, Employee Attachment is a very lengthy process, as it does not happen overnight or even over a very short span of time.

## CLASSIFICATION OF EMPLOYEE-INSTITUTE ATTACHMENT

Employee-Institute Attachment can Conveniently and Comfortably be Classified into four different categories, as follows.

1. Attached Attachment
2. Attached Detachment
3. Detached Attachment
4. Detached Detachment.

Let us discuss each of these Categories, in detail, one by one, in the following lines.

### A. Attached Attachment

#### Apparent Features -

In general, this kind of Attachment exists especially when an employee joins the Organization. At this time, every Employee is observed *highly Energetic and Enthusiastic* for obtaining a new Opportunity to serve on the poor Economic Background of ever increasing and alarming rate of Unemployment in India. Also, his overall *level of Motivation is experienced relatively very high.* At such a high level, in fact, he does not distinguish or differentiate between his Personal Work and Organizational Work in the sense that he treats *Organizational work simply as his Personal Work.* He performs an Organizational Work *out of his Personal Liking and not, at all, out of Compulsion.*

The quantum of Pending Work, thus, at such a stage, is almost negligible, because it is said *'People have time for the things they like and Vice Versa.'* Besides, he exhibits, more or less the *identical level of Organizational Attachment as well as Loyalty* which he exhibits for his Personal Work. Indeed, it is a special type of challenge for the Organizational Superior either to increase this level or alternatively, at least, to maintain the same level, in future.

#### **Practical Consequences -**

It may necessarily not be an exaggeration of a fact to state over here that the first year, in particular, of service is really very important from both the points of view of the Employer and the Employee. The Employer comes to know *Unique Strengths and Qualities* and also the *Personal Weaknesses and Drawbacks of an Employee* during this period. At the same time, the Employee, too, realizes peculiar **Organizational Opportunities** readily available for his **Personal Growth** within the boundaries of **Organizational Threats**, if any, existing in not only **External** but also in **Internal Organizational Environment**.

Indeed, this kind of Attachment can certainly be regarded as *Ideal* in practice for a few basic reasons. Firstly, the Employer is totally happy and highly satisfied with *very high level of effort put in by an Employee* for doing Organizational Work and also the Employee is totally happy and highly satisfied with the Employer for getting *mutually Agreed and much needed Monetary Compensation and Organizational Status*.

Secondly, the overall level of effort put in by the Employee at this stage of Attachment is experienced comparatively very high because he expects bright prospects for desirable Growth in future, either near or distant. In almost *all practically effective Organizations, maximum number of Employees possesses this kind of Attachment*. Moreover, having maximum number of Employees possessing Attached Attachment is a prerequisite for a Successful Organization which directly and predominantly distinguishes itself from an Unsuccessful one

#### **B. Attached Detachment**

##### **Apparent Features -**

*When even the reasonable expectations of the Employee do not get satisfied, in spite of repeated requests and personal reminders to the Employer, Attached Attachment starts slowly getting diluted and consequently gets converted into Attached Detachment.* So far as the reasonable expectations of the Employee are satisfied or they are reasonably reconciled after receipt of dissatisfaction, Attached Attachment undoubtedly remains intact or unaffected. As a result, when such a stage would actually reach can certainly not be predicted during the course of Organizational functioning. However, once such a stage is reached, the overall level of *Working Energy* and *Enthusiasm* goes on diminishing and diminishing with the passage of time. Also, the overall *level of Motivation starts declining, slowly*.

At such a stage, an employee starts distinguishing or differentiating between his Personal Work and Organizational Work in the sense that he *prefers to perform his Personal Work to Organizational Work*. Besides, he tends to perform only that piece of Organizational Work which is, in fact, urgent and tends to keep the balance work pending. This is the time when he starts categorically differentiating between the *level of Organizational Attachment as well as Loyalty* which he exhibits for his Personal Work and Organizational Work.

##### **Practical Consequences –**

As the level of Attachment for Personal Work is comparatively high, there is slight reluctance, on the part of the Employee to take initiative for performance of Organizational work. Moreover, within the Organization, he strives to concentrate more on his Individual Growth; also he tries to grab an earliest opportunity to get the position of power. His all efforts end in securing himself.

*If a wise, practical and prudent Superior realizes the minute difference in Employee Work Attitude and Organizational Approach, indeed, it is a special type of challenge for him to re-convert the Employee back to the earlier level of Attached Attachment.* Otherwise, if Organizational situation takes an undesirable or untoward turn, thereafter, there exists a threat of conversion of Employee Attached Detachment into Detached Attachment.

#### **C. Detached Attachment**

##### **Apparent Features -**

*When 'Attached Detachment' exists within the personality, reasonably for long time and an immediate superior either does not realize the difference in Employee working Attitude and behavioral Approach quite innocently or he realizes but ignores the same, quite intentionally, the overall level of 'Employee Attachment' dilutes*

*further and knowingly or unknowingly, it gets converted into 'Detached Attachment,' slowly still steadily.* Indeed, it is very difficult to predict the exact time when this kind of detachment can come into existence in an Organization as this Detachment is, undoubtedly, an undesirable outcome of the Organizational situation, in itself. As the level of Motivation and Attachment is comparatively low, the Employee starts thinking, quite logically, in terms of search for a new job.

#### **Practical Consequences -**

However, whenever such Detachment results, the *overall level of Employee Motivation, Energy and Enthusiasm goes further down.* At the earlier level of Detachment, that is, 'Attached Detachment', the colleagues and other subordinates, in general and the superior, in particular, simply suspect in practice, yet, they fail to come to a concrete conclusion about the existing Level of Detachment. The prevailing confusion stands removed at this stage as the *line of demarcation between Personal Work and Organizational Work becomes quite clearer and more visible to all the Organizational Members, including the colleagues, the subordinates as well as the Superior.*

An ambitious Superior can, even at this stage, try his all the best to re-convert an Employee to the earlier level or levels of Attachment. But, it may not be out of place to point out over here that although this is not too late, surely, it is little late. An employee starts finding official excuses also for that piece of Organizational Work which is, in fact, urgent and tends to keep more and more work pending. At this stage, the level of Attachment and Loyalty for Organizational Work and Personal Work reveals a very wide gape. All such *negative things are well managed by the subordinate, of course, after safeguarding one's own Organizational position, quite intelligently and moreover, tactfully.*

#### **D. Detached Detachment**

##### **Apparent Features -**

*When 'Attached Detachment' continues within the Organization, relatively for long time and no honest efforts whatsoever are undertaken by the Superior or his efforts undertaken to convert 'Attached Detachment' into earlier stages of 'Attachment' fall actually short of the real requirement, situational or practical, the state of 'Detached Attachment' gets automatically converted into 'Detached Detachment.'* In the earlier stages of Detachment, that is, 'Attached Detachment' or 'Detached Attachment', at least, the Employer derives the satisfaction for some Organizational work done or for any other socially decent reason wherein the Employee may derive partial Job Satisfaction.

However, this stage of 'Detached Detachment' is the most undesirable stage basically because at this stage there results tremendous dissatisfaction at both the ends, that is, at the end of the Employer as well as the Employee. *As the level of Disinterest and Discontentment is very high, at this stage, the feeling of search for a new job raises very high.*

#### **PRACTICAL CONSEQUENCES**

Especially because of prevailing *Bilateral Dissatisfaction*, the overall *level of Communication between the Employee and the Immediate Superior – representing the Management is experienced to be almost non-existent or negligible.* The Employee tends to evade meeting with his Superior and vice versa. As the Employee is de-motivated, the Superior does not run the risk of delegating additional authority needed for performance of a new task. At the same time, the Employee too does not take initiative to accept new challenges, if any, within the Organization.

This situation undoubtedly leads to *stop the growth of an Employee within the Organization.* Sometimes, the *Annual Notional Increments also are not given to the Employee by the Management, literally for any real or legal reason whatsoever, but, noticeably quite abruptly and arbitrarily. The Employer does not dare to terminate the service of an Employee because of fear of unwarranted litigation resulting there-from, but he creates a situation whereby the Employee would not like to continue.* At such a stage, *the Employee does continue, but, not, at all, out of liking but simply out of Compulsion.* The moment he becomes successful in making an alternative arrangement, he does not hesitate to leave the existing job.

Existence of such a scenario in any Organization is not good particularly for long-term stability and viability. *Without realizing the level of Employee Attachment with the Organization or deliberately neglecting the same even after its realization, in some Organizations, the Employer expects excellence in the work performance. It may not be an exaggeration of a fact to point out that such an Employer can be described as 'Crack.'* Such Employers can be very easily found out in those Organizations where the *Employee Turnover* is relatively very high.

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**RESEARCH PAPER LIMITATIONS**

Like each and every Research Paper, this Research Paper also proceeds with certain limitations as follows.

1. As the Research Paper study is purely of academic orientation, some sort of adaptation to prevailing condition is ideally necessary prior to its practical application.
2. As the Research Paper is the direct outcome of Researcher's own Experiences, Observations and Personal Views and Opinions, Intellectual Agreement with all the Views and Opinions is naturally, ideally and rationally not expected.

**SCOPE FOR FUTURE RESEARCH**

During the course of the study of this Research Paper, the researcher found out that there is scope and potential for research in future for the following topics.

1. A Study of Reasons for High Level of Institutional Employee Turnover
2. A Study for Development of Employee- Institute Attachment

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**AN EMPIRICAL STUDY ON THE RELATIONSHIP BETWEEN COMPETENCIES AND PERFORMANCE OF MANAGEMENT TEACHERS WITH SPECIAL FOCUS ON TIER-II B-SCHOOLS IN BANGALORE CITY****Prof. Vinayak Anil Bhat<sup>1</sup> and Dr. Anil Kumar K<sup>2</sup>**Associate Professor<sup>1</sup>, Institute of Management, Christ University, Bangalore, IndiaAssociate Professor<sup>2</sup>, Department of Personnel Management, Rajagiri College of Social Sciences, Cochin

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**I. INTRODUCTION**

In today's situation, it's getting to be more essential for firms to have skillful representatives, because of which idea of competency mapping has grabbed a decent pace. Increment in labor expense is a real concern coupled with the weight of right estimating and making do with less individuals, therefore expanding productivity, great execution & worker gainfulness. Separated from this, concentrate on time administration, supporting of ability, performing parts, expanded attention on execution administration frameworks and affirmation of the key playing point are pushing up the estimation of competency mapping in undertakings and associations have begun making moves to guarantee its usage. Associations have blended from an attitude of "contract insightful" workers to contract "equipped representatives". Competency is a combination of learning, ability and disposition to convey prevalent execution.

In the beginning of the twentieth century, work brought multifaceted aptitudes to the employment. Run of the mill business forms essential particular skills which could be obtained just through years of one-the-employment learning and practice. At that point came the time of logical administration where Frederick Taylor's and Henry Ford's utilization of sequential construction system moved capabilities from specialists to time-and-movement study. Intricacy was minimized and proficiency was boosted. In the event that the specialist couldn't deal with the repetitiveness or physical strain-a vast quantities of candidates were accessible to fill openings. In mid-century, World War II implemented administration driven perspectives where officers offered requests to subordinates who complied with the charges without inquiries. Here, choice making came into picture. In the post-war decade, the interest was unparalleled and rivalry was little. Later David McClelland, founder of McBer consulting company, was asked by the US Foreign Service (USIA) to develop newer methods that could predict a human performance. The objective was to eradicate the potential biases of traditional intelligence and aptitude testing. The next step was for competency concepts to find their way into mainstream business practices.

In the global economy, firms are becoming more and more aware of the need to have competent employees. It is not surprising that interest in the concept of competency mapping is rising. Several specific factors are responsible for heightened organizational focus on this critical toll. One of the core issues companies are facing today is the increase in manpower cost. Coupled with this is the pressure to downsize and manage with fewer people, thus increasing efficiency and employee productivity. Companies are also realizing the need for ensuring that competent people are available for performing markets, systems and process can all the set right or managed effectively with the right kind of human resources. Apart from this, there is a focus on performing roles, time management, nurturing of competence, increased emphasis on performance management systems and recognition of the strategic advantage given by employee competencies in building the core competencies of the organization. All these factors are pushing up the value of competency mapping in enterprises.

There has been much thinking about business strategy over the last three decades; particularly regarding what competencies a business needs to have in order to compete in a specific environment. Top management is identifying corporate core competencies and working to establish them throughout the organization. Human Resource Development builds competency – based models that drive business results.

Competency is a capacity of an individual that leads to the behavior, which meets the job demands within the parameters of the organizational environment and in turn brings about desired results. The competency mix comprises of knowledge, Skills and Attitude. Any underlying characteristic required for performing a given task, activity, or role successfully can be considered as competency. Hogg B (1989) defined competency as competencies are the characteristics of a manager that lead to the demonstration of skills and abilities, which result in effective performance within an occupational area. Competency also embodies the capacity to transfer skills and abilities from one area to another'.

**II. REVIEW OF LITERATURE**

*A. Competency models: A review of the literature and the role of the employment and training administration (ETA) by Michelle R. Ennis*

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This paper, published on January 29, 2008 realises the role of competency models in HR practices. It also evaluates the ETA competency model and its implications on the workforce investment system. This paper also suggests further scope for the ETA.

*B. The art and science of competency modeling: Best practices in developing and implementing success profiles* by J. Evelyn Orr, Craig Sneltjes, and Guangrong Dai

This paper which was published in 2010, talks about success profiles as an apt way to select the best fit candidates. Those candidates that have a minor mismatch may not prove to be very competent employees but can definitely improve when the skill-gaps have been identified and amendments have been made.

*C. Implementing a successful competency model* by Tom Durgin

This paper which was published on August 8, 2006, discusses the common possible mistakes made during the competency mapping & management and thus goes about to explain the systematic way to go about the process with best practices in the industry.

*D. Competency mapping & mapping talent* by Farah Naqvi

This paper was published in the ICFAI Journal of Management Research, Vol III, no1 in 2009. It talks about the concept of competency mapping, its role in today's organizations with a special mention on competency based HRM in organizations and its future prospects. The paper has been written with the aid of secondary data and explains the need for such proactive HR strategies.

*E. A competency mapping for educational institution: Expert system approach* by Pooja Tripathi & Jayanthi Ranjan

This paper was published in International Journal of Computer and Communication Technology, Vol. 2, No. 1 in 2010. It brings forward the expert system developed by them to assist in the process of competence management amongst educational institutes. The methodology used was secondary data, a developmental tool called expert system shell as well as structured interviews with deans & competence managers.

*F. Mapping competencies* by Saidas Ranade, Cassio Tamara, Edgar Castihlanco, and Anibal Serna

This article published in the Engineering Management magazine for American Society of Mechanical Engineers in February 2010 talks about the initiative taken by Ecopetrol in consultation with RWD LLC to map the competencies required by their engineers. This was done with the help of a new approach called grids as opposed to the traditional format of making lists. Thus visual mapping is used to develop a K-C map or a Knowledge-Capability map. This study has also determined that for equipment engineers, the word 'expertise' is synonymous with 'specialization'.

*G. Analysis of professional competency enhancement program of NAHE on the performance of college teachers* by Dr. Muhammad Munir Kayani, Professor David Morris, Muhammad Azhar, Dr Anisa Kayani

This study was published in International Journal of Business & Social Science, Vol 2, No. 18 in October 2011. It aims to analyze the effectiveness of NAHE competency training given to college teachers. The methodology used for data collection was a structured questionnaire and the data was analyzed by means of percentages & averages. Out of the seventy-six teachers who were trained under the NAHE Phase-I, sixty teachers were selected as the sample size. 71% of the respondents agreed that this training had been effective. Important factors of classroom instruction were seen to be Lesson objectives, Motivation, Maintaining secure learning environment, Use of innovative teaching methodology, Effective communication in classroom, and Gaining of feedback from students.

*H. Building competencies* by Seema Sanghi

This article was published in Industrial Management magazine for Institute of Industrial Engineers in May/June 2009. It focuses on the competency models that need to be developed keeping in mind the dynamic strategies of the organization. The author makes use of case data of five companies to analyze and conclude that competency frameworks must be for positive re-enforcements and must strive for superior performance.

*I. Teach there: Organizational skills profile for teacher* by British Council

This paper is an effort by the British Council in 2008 and identifies five technical and three behavioural competencies at three levels which are required for a teacher's superior performance. The five technical competencies are Classroom Management, Course & Lesson Planning, Subject Knowledge, Understanding

Your Learners, and Learning Technologies. The three behavioural competencies are Team Working, Customer Service Orientation, and Flexibility.

*J. Competency mapping of teachers in tertiary education by V.Raji Sugumar*

This paper was part of an academic study conducted in July 2009 to map competencies for teachers in the higher education sector. The methodology used was the questionnaire tool administered for 110 respondents of The BharathidasanGovt College for Women and the results were statistically analysed by means of percentages, factor analysis, ANOVA and so on.

### **III. RESEARCH GAP**

The above literature shows that educational institutions and bodies have developed their own competency assessment tools in testing teachers' competencies. No universal tool can be applied since some factors will change depending upon the need, environment, purpose and type of education institution. There are several models of are available to assess the teacher competencies but most of them revolve only on core teaching. Since the competency of management faculty is reflected in several aspects there is a need for microscopic observation.

### **IV GENESIS OF THE PROBLEM**

Management education has grown rapidly in India over the last two decades and it continues to do so. Bangalore city alone accounts for more than 120 B-Schools with catering to wide disciplines. The city also has large students' population under the management studies area. City has to it's credit IIMB, countries second best management institute along side there is numerous autonomous institutions, affiliated colleges, deemed universities and distance education providers catering to the need. Following concerns are the main reasons for the proposed study: 1. The magnitude in which the management education is growing puts a question mark on effectiveness and competency of faculty who is vital in the entire process. 2. What processes needs to introduced and strengthened with respect to faculty selection, training and retention? 3. How to build the competencies and nurture the same for the long term sustainability? This leads us to a vital concept of teachers' competency mapping and assessment.

### **HYPOTHESIS**

1. There is a significant relationship between competencies that faculty possess and student feedback
2. There is a significant relationship between competencies that faculty possess and research output
3. There is a significant relationship between competencies that faculty possess and student evaluation and assessment
4. There is a significant relationship between competencies that faculty possess and student development

### **V. METHODOLOGY**

#### **Design**

The study is EMPIRICAL in nature. It aims at analyzing competency levels of management faculty and its relationship with performance.

#### **Sampling**

Population for the current study is all full time faculty members teaching in tier –II b-schools in Bangalore with minimum two years of experience. There are more than 600 faculty members in this category. Study will be carried out on approximately 500 faculty members who have more than two years full time teaching experience.

#### **Data collection and statistical tools**

A questionnaire will be developed to identify the competency levels (both desired and actual) The constructs will be generated from the inputs from stakeholder's feedback, review of literature and focus group discussions. The tool will be tested for its validity and reliability by using EXPLORATORY FACTOR ANALYSIS. For analysis of data Regression Analysis and Confirmatory Factor Analysis will be used. Descriptive statistics like median will be used for analysis as inferential statistical tool.

#### **Operational Definition**

Competency: Competency means an underlying characteristic which is the combination of skill, knowledge, ability, motive and attitude desired at superior performance.

Tier – II B = School

All the autonomous b-schools, deemed universities and private universities who have the freedom in curriculum development and delivery. For the purpose of this study institutions affiliated to one university are excluded.

Assessment: The assessment of faculty competencies.

Management Teachers : Fulltime Faculty teaching in post graduate management course. i.e MBA, PGDM ( Two year full time ) with more than 3 years of experience.

### **Variables**

Independent: Competency

Dependent : Student Feedback, Research Output, Student evaluation /assessment, student development

Control variable: Age, Experience

## **VI. ANALYSIS OF DATA**

Data analysis and Statistical tools used:

The data were analyzed by using different statistical techniques like Descriptive statistics (Frequency distribution, Mean Score) used for designation and experience. Correlation analysis is used to test the statistical significance relationship among various competency level of management faculty along with their performance and also reliability has done to test the goodness of the data.

## **VII RESULTS AND DISCUSSION**

### **Demographic Profile – Overall**

#### **Head Profile**

- Out of 20 respondents, 58.3% are HOD, 25%, is Directors and 8.3% are Principal and coordinators.
- Out of 20 respondents, 83.3% of respondents were in Male and rests of the respondents were in Female.
- 75% of respondents are in the level of more than 15 years' experience, 16.7% of respondents are in the level of 5-10 years and other respondents possessed level of experience between 10-15years'.
- In the case of various categories of institutions', 50% of respondents are comes under the autonomous institutions. (refer table 1)

#### **Faculty Profile**

- Out of 50 respondents, Assistant professors and lecturers are equally distributed as 33.3%, 22.2% of respondents are associate professors and rest of the respondents are Professors.
- Out of 50 respondents, 63.0% of respondents were in Male and 37.0% respondents were in Female.
- 29.6% of respondents are possessed in the level of experience of more than 15 years' , 29.6 % of respondents are in the level of 2-5 years, 25.9% of respondents are in the level of experience in 5-10 years and other respondents possessed level of experience between 10-15 years'.
- In the case of various categories of institutions', 51.0% of respondents are comes under the private institutions.

#### **Reliability test**

- Cronbach alpha reliability has shown the consistencies among the items in the desired score and perceived score of faculty . it showed all the levels have more .7 of cronbach alphas which are good (nunally, 1998). (refer table 2)

#### **Mean Score**

In the descriptive statistics, the study used overall means score for competency of management faculty across different levels of designation and various institutions. The result of the study showed (Annexure, Table-3) that the maximum mean score occurred for Assessment competency (3.76) and Teaching and learning competency (3.72) across various levels of designation and institutions.

Correlation analysis on Faculty desired score and perceived performance score:

The study used the correlation analysis to determine the statistical significant relationship among the faculty desired score and perceived performance score. The result showed in the Table-3:

- Teaching & Learning Competencies desired score is correlated with the perceived performance score, since the sig value is less than 0.05, the relationship is statistically significant.
- In the assessment competencies among the faculty desired and perceived performance score is showed that the relationship is statistically significant, since the sig value is  $\leq$  to 0.05.



- Research / Publication competencies faculty desired score is correlated with the performance score since the sig value is less than 0.05, the relationship is statistically significant.
- The relationship existed between desired score and perceived performance score of student development competencies is not statistically significant, since the sig value is not less than 0.01 i.e., 1% level.
- Administration/coordination competencies score is not existed statistical significant relationship between the faculty desired score and perceived performance score, since the sig value is greater than of 1% level of significance i.e., 0.01

### VIII. CONCLUSION

The position of the teacher is very crucial in educational institution and Education is always frees the individual from ignorance. Therefore, always the teacher is involved in a process of shaping behavior of the learner for adequate adjustment in the larger society. Since he/she cannot give out what he or she does not have, the teacher should possess basic technical, social and managerial competencies for the effective management of basic education. The teacher for example, should possess good planning competencies, leadership skills, ability to work under various circumstances. Competencies teachers could be help the learner in various ways through the education i.e., it inculcates in the learners' knowledge, skills, and values that will reflect in their ways of life, librates the mind and allows the learner to see the world with challenges and equips him with the necessary tools to cope with those challenges. Competency development for teachers is indispensable for the development of the society.

### XI. SCOPE FOR FURTHER STUDY

Further studies can be focused on a particular designation of the faculty. This can be give a in depth view of competency and performance linkage.

The teachers may tend to rate themselves high on the scales. Bias need to be taken care in the study. Some teachers may not fully aware of all the competency descriptions used in the tool. Further it may not be possible to establish a clear relationship between competencies and outcome since most of the times single competency might produce more than one outcome. Eg: research competency may enhance teaching effectiveness. The study can be taken to the higher levels in terms of designing assessment centres for b school faculty members.

### XII. IMPLICATIONS

The outcome of the proposed study could be well used in the area of recruitment, training and rewards. Since the recruitment of faculty in B-schools in very critical for the success the competency indicators could be used. In training as well these competencies could prove significant to identify the needs. In the extended use, the competencies are the factual and objective bases for compensation and reward.

### ANNEXURES

Table 1

N=20	Head Profile	Percentage	N=50	Faculty Profile	Percentage
Gender	Male	83.30%	Gender	Male	63.00%
	Female	16.70%		Female	37.00%
Experience	5-10 years	16.70%	Experience	2- 5 years	29.60%
	10-15 years	8.30%		5-10 years	25.90%
	More than 15 years	75.00%		10-15 years	14.80%
Designation			Designation	More than 15 years	29.60%
	HOD	58.30%		Lecturer/Sr. Lect	33.30%
	Principal	8.30%		Asst Prof	33.30%
	Coordinator	8.30%		Associate Prof	22.20%
Institutions	Director	25.00%	Institutions	Professor	11.10%
	Affiliated to B-schools	16.70%		Affiliated to B-Schools	18.50%
	Autonomous	50.00%		Autonomous	11.10%
	Deemed	25.00%		Deemed	18.50%
	Private institutions	8.30%		Private institutions	51.90%

Table-2: Mean Score – Descriptive Statistics

Constructs	Descriptive		Reliability test		correlation				
	Mean	Stdev	cronbach alpha	no of items	1	2	3	4	5
1.Teaching & Learning Competencies score	3.72	0.35	0.60	7	1	.568**	.390*	.457**	.014
2.Assessment Competencies score	3.76	0.50	0.75	5		1	.328*	.717**	-.172
3.Research/Publication Competencies score	2.54	0.80	0.58	5			1	.503**	.663**
4.Student Development Competencies score	3.49	0.68	0.82	5				1	.240
5.Administration /coordination Competencies score	3.62	1.25	0.83	3					1
Overall construct score	3.42	0.52	0.72	25					

\*\* . Correlation is significant at the 0.01 level (1-tailed).  
 \* . Correlation is significant at the 0.05 level (1-tailed).

Table-3: Correlation Analysis on Faculty Desired Score and Perceived Performance Score

N=50	FACULTY PERCEIVED PERFORMANCE				
	Teaching & Learning Competencies score	Assessment Competencies score	Research/Publication Competencies score	Student Development Competencies score	Administration /coordination Competencies score
Teaching & Learning Competencies score	.416*	0.05	0.29	0.28	0.03
Assessment Competencies score	0.26	0.05	.397*	.393*	-0.05
Research/Publication Competencies score	.355*	.678**	.327*	.546**	.455**
Student Development Competencies score	0.14	0.22	.659**	.696**	0.22
Administration /coordination Competencies score	0.18	.646**	0.16	0.29	.777**

\*\* . Correlation is significant at the 0.01 level (1-tailed).  
 \* . Correlation is significant at the 0.05 level (1-tailed).

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**A STUDY ON A SITUATION OF INDUSTRIAL GROWTH IN GUJRAT  
(In reference of Kaparada taluka of valasad district)**

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**INTRODUCTION**

In industrial growth of Gujarat state, the contribution of valsad district is important. In this district industries like textiles industries, machinery, cosmetics, readymade garment, agro & food processing, paper, sugar, etc industries growth in good proportion. In this district we can see industries like small Scale Industries, medium large industries, industrial cooperative society, GIDC, production of carpet firm, cashew processing units etc. In which we can also see Small Scale Industries as well subsidiary Small Scale Industries. The growth of industries in some region like Valsad, Pardi, Umergao, of the district is more. While the growth of some region like Dharampur & Kaparada is less as compared to above listed region. In which the growth of the laghu udhyog in Kaparada is theirs. The proportion of large industries is negligible. Therefore it is selected for the research, so that the actual industrial growth of the taluka can be known. And with help of this information what are the barriers arise which prevent industrial growth can be known and what are the changes required to remove barrier or what are creative programme should conduct for that guideline can be provided.

**STATEMENT OF PROBLEM**

Here, in the research paper the situation of industrial growth of Gujarat one study (Kaparada Taluka of Valsad District) is selected. What is the growth situation, what type of industries in the selected region, what are the questions for industrial growth; to solve it what can be done it is think. Workplace is distributed according to data collected.

**AIM OF STUDY**

- Study of industrial growth in Kaparada Taluka.
- Study of current industrial growth.
- Study of barrier which prevent the industrial growth.
- Study of solution which solved the barrier of industrial growth.

**HYPOTHESIS OF STUDY**

- The growth of industries is not meeting the growth of industries growth in the world.
- No availability of required facilities for industrial growth.
- Lack of knowledge of industrial growth in this region.

**AREA OF RESEARCH**

130 villages in this Taluka. Most of the area of this Taluka is covered for the study.

**SOURCES OF DATA COLLECTION OF STUDY:**

Data collected from the government offices, administrative offices, and direct contact with the people of the some villages of this Taluka, District Statistical Branch.

**WAY OF ANALYSIS**

On the basis of data collected conclusion & suggestion is given.

**SOME IMPORTANT INFORMATION OF THE STUDY OF INDUSTRIAL GROWTH OF KAPARADA TALUKA.**

**TYPE OF INDUSTRIES**

Industries of pottery, bamboo work, bakery product, textile, cashew processing unit, carpet center, paper dish, pickle & papad, etc.

**TRAINING CENTER WHICH HELP IN THE GROWTH OF LAGHU UDHYOG**

Here, Krishi Vigyan Kendra is in this Taluka provide different training for the different activity. Where the different training is provided with free of cost in a year. For example, training of pottery work, bamboo work, toys, artificial ornaments, pesticide, pickle-papal, kite, show peace, etc works training is provided.

**TRAINING THROUGH ADMINISTRATIVE OFFICE OF TALUKA**

Free training is also provided by administrative office to people at lower level to get employment. Training programme is conducted at the training place as well as different villages.

**CONCLUSION**

- High Small Scale Industries in this Taluka.
- No any large industries.
- Medium industries are very less.
- Industries like pottery work & bamboo work is on the position of abolish.
- In this type of industries no need to do any changes in the modernization.
- Traditional method is used for the production.
- Therefore they can't able to face the competition in the market for trading.
- And businessmen not understand their mistake & feel glad.
- They don't use new technology & machinery in their business.
- Training centers provide the training at free of cost but they don't have curiosity to do this kind of work.
- Therefore no any innovation in their business.
- They don't go to the nearness the market to sale their product & also don't use new strategy for marketing.
- Therefore selling is not increase.
- Young people are not aware about this traditional method, it is known only old people, so it will continue in future or not is the question.
- Young people don't have such a kind of skill to develop their own business to earn more income.
- People take the training from the Krishi Vigyan Kendra but don't implement it in practice.
- Sometimes this training center provide machinery at concessional rate and sometimes free of cost but people are not used it.
- After taking training some people wants to manufacture the product but they have a fear of selling of product therefore they don't manufacture the product.
- No any helps provide to this entrepreneur.
- Some women make association and them business at home by making some product like paper dish.
- In forest villages' carpet center & cashew processing units are there. From which very less people can get employment.
- 2 to 3 carton making firms are in few developed villages which do provide full employment to all people of villages therefore the people have to migrate in other developed Taluka for getting employment.
- They migrate in other villages for that they don't think on growth of their home or village.
- Government also gives very less help to this type of region with their planning.
- The opportunity of the tourism industries are their but their growth is improper.
- So that opportunity of employment & craft work can't be taken by them which are attached with the tourism.
- There is an opportunity to develop the business because there is availability of natural resources but it is still not used.
- So that there is lack of required structured concession for the industrial growth.

So by taking into consider above things the following suggestion can be provided for the industrial growth.

**SUGGESTION**

- Give the training of modern technology for Small Scale Industries like pottery work, paper dish & take necessary steps to implement it in actual work.
- Provide modern technology as well as for purchasing it provide subsidy so that their business can stable & it avoid the close of the business.

- Government has to provide market them for trading their product in market easily.
- And also tell to the manufacturer that they also find their market for trading their product.
- Here explain to young people that way to learn their art of domestic business & give them guideline to run their business & get the income also aware of business & for that government as well as parents also give the guideline to young people.
- After talking training from krishi vigyan Kendra they have to manufacture more products for the business purpose only.
- Training centre have to provide ready market for manufacturer product & for that NGO's are also active for giving help in this region.
- Give motivation to the business which is run by women of villages & find out the market for them and inspire them to produce new innovative product.
- Try to increase the production of cashew which is agricultural product 50 that the people can get employment through this business as well as other benefits can also from the production of cashew.
- Due to having more carpet unit in the village area the employment can generate. For that the government have to give concession to the growth of this unit can be increase.
- But this unit has to pay fair wage to the worker & don't use child labour because they can't be able to get primary education.
- Give the suggestion to the people who migrate from village to city for getting employment & tell them that they can do business in their domestic village. So for that give the guideline how they can start the new business.
- The government has inspired the private player to start the company in this village area.
- So that the people can get employment & their living standard increase as well as the growth of industries increase and ultimately it is beneficial for the people of urban area as well as the owner of the company.
- Government has to try to improve the growth of the tourism industries & it explains to domestic people so that they can get employment as well as give the direction so that their selling can be increase.
- Cashew of this region is very popular in the world so that to increase their production try in the to adopt new technology in agricultural to produce it and the availability of raw material get more growth & which create more advantages in the villages.
- Here the ayurvedic medicine can also produce due to availability of natural resources in plenty. For that government have to try to produce this type of medicine & provide required perspective to the people of villages.

So, the growth of the type of industries is not sufficient in this Taluka. So that by taking into consideration of above suggestion the industrial growth can increase which is consonance to this situation.

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## LIFE SKILLS FOR INCLUSIVE GROWTH: A MEASURE OF SOCIAL CHANGE

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### ABSTRACT

*Life skills are the most important transferable skills for adding value and meaning to the lives of people and when it comes to special children, it is even more important. Children with special needs or Special children are those who require assistance for disabilities that may be medical, mental, or psychological. The World Health Organization defines life skills as “abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life.” The lives of the children with special needs will be more rewarding and productive if they can acquire important life skills from their learning activities. The most important part of teaching special needs children is helping them to transfer their knowledge and skills to both familiar and new situations in their lives. Success in learning can be measured by a student's ability to put what he/she has learned into use in all possible situations. Opportunities should be provided for special needs children in every phase of learning, allowing them to apply their skills and knowledge effectively and productively. Some of the basic life skills special needs children require for living independent and productive lives include daily living, social, personal, and occupational skills.*

*The present study aimed to explore the possibilities of life skill education for the inclusive growth of children with special needs and how it would contribute for a positive change in the development of the society. The objectives of the study were to analyze the changes in the children with special needs after giving them life skills education with regard to their individual, social and occupational functioning. The study was a descriptive study. 90 samples were found through simple random sampling method, from three special schools in Puducherry. The data was collected with the help of structured interview schedule. It was found that the children are able to develop the basic skills necessary to experience independence and success in everyday living through the aid of easy to use practical and reproducible lessons and worksheets. The children were able to acquire skills such as telling time, using calendars, classifying, counting, recognition, money, basic math, measurement, fractions, beginning reading and writing. It is important to have the early diagnosis of the disability and approach for special education as it can help the children improve more effectively and be a part of inclusive education.*

*Key Words: Life skills, Special education, Children, Special needs, Inclusive education.*

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### INTRODUCTION

Life skills are the most important transferable skills for adding value and meaning to the lives of people and when it comes to special children, it is even more important. Children with special needs or Special children are those who require assistance for disabilities that may be medical, mental, or psychological. The World Health Organization defines life skills as “abilities for adaptive and positive behavior that enable individuals to deal effectively with the demands and challenges of everyday life.” The lives of the children with special needs will be more rewarding and productive if they can acquire important life skills from their learning activities. The most important part of teaching special needs children is helping them to transfer their knowledge and skills to both familiar and new situations in their lives. Success in learning can be measured by a student's ability to put what he/she has learned into use in all possible situations. Opportunities should be provided for special needs children in every phase of learning, allowing them to apply their skills and knowledge effectively and productively. Some of the basic life skills special needs children require for living independent and productive lives include daily living, social, personal, and occupational skills.

### AIM OF THE STUDY

The present study aimed to explore the possibilities of life skill education for the inclusive growth of children with special needs and how it would contribute for a positive change in the development of the society.

### OBJECTIVES OF THE STUDY

The objectives of the study were

- To analyze the changes in the children with special needs after giving them life skills education with regard to their individual functioning.
- To analyze the changes in the children with special needs after giving them life skills education with regard to their social functioning.

- To analyze the changes in the children with special needs after giving them life skills education with regard to their occupational functioning.

### **METHODOLOGY**

The study was a descriptive study. 90 samples were found through simple random sampling method, from three special schools in Puducherry. The data was collected with the help of semi-structured interview schedule. The method of data collection includes indepth interviews, and participatory observation.

#### **Inclusion Criteria:**

Children who are regularly attending the special schools

### **FINDINGS OF THE STUDY**

It was found that the children are able to develop the basic skills necessary to experience independence and success in everyday living through the aid of easy to use practical and reproducible lessons and worksheets. The children were able to acquire skills such as telling time, using calendars, classifying, counting, recognition, money, basic math, measurement, fractions, beginning reading and writing. It is important to have the early diagnosis of the disability and approach for special education as it can help the children improve more effectively and be a part of inclusive education.

#### **Academic Functioning**

- ✓ Ninety percent of the respondents were able to identify colours. Seventy six percent of the respondents were capable of classifying things according to their colour and shapes.
- ✓ Sixty six percent of the respondents were able to recognize things. They were able to name the things which they have recognized.
- ✓ Fifty percent of the respondents were able to write numbers and letters, independently. Twenty percent of the respondents could write numbers and letters by copying them.
- ✓ Thirty percent of the respondents were able to do basic math and counting of money, independently. Twelve percent of the respondents could do basic math and counting of money, with slight helping.
- ✓ Fifty eight percent of the respondents were able to identify time and date. Thirty six percent of the respondents were capable of simple reading, on motivation.

#### **Social Functioning**

- ✓ Eighty percent of the respondents respond to the questions, where the 20 percent of the respondents with autism hesitate to respond.
- ✓ Ninety two percent of the respondents were found interacting with each other in their groups.
- ✓ Hundred percent of the respondents could identify the teachers and all the members among themselves.
- ✓ All the respondents were found obedient to the teachers.
- ✓ The problem solving skill of the children were well identified with their effective intervention in their friends' fights.

#### **Daily Living/Occupational Functioning**

- ✓ Fifty four percent of the respondents were able to brush themselves. Thirty six percent of the respondents could brush with slight assistance. Twenty percent of the respondents need full assistance.
- ✓ Forty percent of the respondents could do toileting and also could take bath by themselves. Thirty six percent of the respondents need slight assistance and twenty four percent need full assistance.
- ✓ Sixty percent of the respondents could dress themselves properly. Forty percent of the respondents need assistance for dressing.
- ✓ Twenty eight percent of the respondents were able to do activities like washing clothes, preparing a tea, and preparing noodles, with slight assistance.
- ✓ All the respondents were found happy, active and comfortable in playing/with playing materials in groups or alone.
- ✓ The children who are above 14 years are equipped vocational training in candle, card and cover making. All the children in this category were able to do any one of these activities with slight assistance.



**General Findings**

- ✓ The children with Cerebral Palsy are found quite intelligent in doing things regardless of their physical incapability. Those children with Down syndrome and Autism, though intelligent, are dull in their behaviour but can be improved with proper care and attention. The children with mental retardation need continuous care and assistance for improvement.
- ✓ Those children who are given special education incorporating life skills approach in the early years, say, 6 to 10 years of their life are found to learn fastly and effectively.

**SUGGESTIONS**

- Diagnose and treat the children who are found to be odd in their behaviour as early as possible. Early diagnosis and treatment is important in case of special children as it will reduce the impact of the disability and will make the children effectively functional. Special education along with medical treatment will add to this effectiveness and will make the children fully functional such that he/she will be able to look after themselves.
- Effective implementation of life skill education for the children with special needs must be made mandatory, for their functional growth and development. Policies are to be made in this regard from the part of the government at the earliest.
- In order to have an effective implementation of life skill education there is a need for professionally trained and skilled personal from within the country. Professional training requires a purposely planned programme of study prepared by experts which has the approval of a competent authority. There is an urgent need to train and prepare a large contingent of "trainers of trainers" (TOTs). The TOTs will require adequate training on all aspects of the subject. They have to be expert in this field of study in order to be effective in performing their task.
- Schools can require an entry and exit plan for every student with learning problems wherein the life skills education are completed prior to graduation. Educators must become advocates for each child with special needs and stress "hands-on" life skill mastery. A child who learns effectively in his/her early years through life skills education can be transferred to normal education system.
- Children learn when parents and other adults in their daily lives set a good example through their own behavior and actions, set and communicate high standards and clear expectations, coach them on how to be responsible and kind, and provide them unconditional support, care and love. The parents and other elders have to be aware of these aspects at the forefront.

**CONCLUSION**

The study reveals that the practical easy to use collection of lessons with reproducible worksheets helps children to develop the basic skills necessary to experience independence and success in everyday living. The children were able to acquire skills such as telling time, using calendars, classifying, counting, recognition, money, basic math, measurement, fractions, beginning reading and writing, interpersonal skills, activities of daily living, and vocational activities. The early diagnosis of the disability and approach for special education proved to be important as it can help the children improve more effectively and be a part of inclusive education.

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**PROGRESS OF URBAN CO-OPERATIVE BANKS IN MEWAR REGION OF RAJASTHAN****Megha Sanadhya<sup>1</sup> and Prof. Himanshu Mehta<sup>2</sup>**Research Scholar<sup>1</sup> and Director<sup>2</sup>, Pacific Business School, Pacific University, Udaipur**ABSTRACT**

*Urban Co-operative Banks (UCBs) are the back bone of banking system and contribute for growth of the nation. The progress of UCBs in India support the progress of banking system in India as they operate in urban and semi-urban areas and have immense potential to deliver services in areas where both the state and private sector have failed. The present study intends to analyze the progress of UCBs in Mewar region in Rajasthan. The Mewar region constitutes the south-central part of Rajasthan State, which includes Bhilwara, Chittorgarh, Rajsamand and Udaipur. The study is mainly supported by secondary data which has been collected from the annual reports of selected banks, data from annual reports of The Rajasthan Urban Co-operative Banks Federation Ltd, journals and magazines.*

*The progress of a bank can be analysed and judged by various financial and non-financial parameters but to simplify present study, the progress of UCBs in Mewar region has been analysed based on few selected parameters such as no. of branches, membership base, share capital, net profit, deposits mobilization, loans & advances, and working capital, which reveals that there has been growth of UCBs in said region over a period of five years, i.e., FY 2009-10 to 2013-14.*

*Key Words: Urban Co-operative bank, Mewar region, branches, membership base, share capital, net profit, deposits mobilization, loans & advances, and working capital.*

**INTRODUCTION**

The term Urban Co-operative Banks (UCBs), though not formally defined, refers to primary co-operative banks located in urban and semi-urban areas. These are organized with the objective of promoting thrift and self-help among the middle class / lower middle class population and providing credit facilities to the people with small means in the urban / semi-urban areas. Regulated by the Reserve Bank of India, they are governed by the Banking Regulations Act, 1949 and the Banking Laws (Co-operative Societies) Act, 1965. The basic characteristics of these banks are - (a) Registered under respective State Co-operative Societies Acts; (b) Dual Control System, i.e., governed by Co-operative Societies Act and RBI; (c) Owned and controlled by their members, who democratically elect the board of directors; (d) Members usually have equal voting rights, according to the co-operative principle of "one person, one vote"; (e) Restricted area of operation; (f) No listing / no trading of shares; (g) Strong in helping financially weaker section, etc.

**REVIEW OF LITRETURE:**

*Gaurav Kumar Gupta and Sanjeev Gupta (2013) found in his study of "Financial Performance of Urban Co-operative Bank (UCB) in Lakhimpur Kheri District of U.P." that though the bank has shown reasonable growth in terms of advances and deposits but it was felt that it could have done much better had it not followed an over cautious approach in lending policy and would have gone for required expansion.*

*N. Babitha Thimmaiah, Jnaneshwar Pai Maroor and Shainy V. P. (2013) stated in their study that the public sector banks are facing two problems – (1) Inefficiency, and (2) Competition from private players, which can be tackled effectively by giving energy boosters like training and development, motivation to employees and by creating super-ordinate goals. In banking services all concerned decision makers have to take care of four pillars – (1) Target Market, (2) Understand real customer needs, (3) Integrated marketing, (4) Profit through customer satisfaction. Similarly Bankers should take care of 7 Ps of bank service marketing mix – (1) Product, (2) Price, (3) Promotion, (4) Place, (5) People, (6) Process, and (7) Physical evidence.*

*Dr. Seema Sant and Dr. P. T. Chaudhari (2012) in their study analysed different financial ratios of UCBs operating in Greater Mumbai and Jalgaon and concluded that the technological changes significantly improved the productivity and profitability margins of these banks. Further, with the advancement of communication technology, the UCBs have been successful in reducing their burden ratio and credit-deposit ratio over the time.*

*Shachi Pareek (2012) observed that the UCBs in Jaipur are in a positive state of health with satisfactory level of profitability. Even though the UCBs are small in size, yet they have got great potential to cater their clients. She was of the opinion that UCBs in Jaipur should undertake some promotional campaigns to attract more clients and thus broaden their customer base, which will help in increasing deposits and interest income. She further proposed that the outperforming UCBs should be set as a "benchmark" against which the performance of other*

UCBs should be measured. This will increase the competitiveness of these banks and will thus improve their profitability performance.

*Dr. N. Ramu (2011)* in his research paper titled “Financial Performance of Urban Co-operative Banks: A Study with Reference to Tamil Nadu” highlighted two major problems of UCBs - one is to improve their profitability and the other is to curtail their management cost. Efforts should be made to closely monitor the ratio of non-interest income to average assets, so that the burden can be reduced and bank profitability can be increased. Careful management of the assets portfolio to meet liquidity needs seeking the highest returns from any assets acquired. Concerted efforts are being made by the regulators as well as UCBs to improve their overall performance and to carve a niche for them in the Indian financial sector.

*Ramesh Chander and Jai Kishan Chandel (2010)* in their research article titled “Financial Viability and Performance Evaluation of Co-operative Credit Institutions in Haryana (India)” stated that the overall financial management in the co-operative credit institutions is poor. Also, the study has pointed out that the profitability of such institutions can be effectively measured through financial ratios. The banks need to visualize their operations, policies and strategies for effective utilization of available financial and human resources. The banks should amend their vision and act accordingly to sustain in fierce competitive financial environment.

*Paranjothi T. and Ravichandran K. (2009)* in his research paper titled “Recent Trends and Development Problems and Prospects for Urban Co-operative Banks in India”, have given useful suggestions for improving the financial soundness of UCBs after studying their corresponding problems. These suggestions are: (i) introduction of new grading norms by RBI; (ii) to improve the profitability position, the urban cooperative should focus its attention on their business activities like providing fund transfer facilities, non-fund based business such as issue of bank guarantee, letter of credit, locker facilities etc.; (iii) to achieve the CRAR norms, the banks should improve its owned fund position. The credit deposit ratio should be increased and the banks should concentrate more on lending operation rather than investments, because the yield on investment is less than the yield on lending.

#### OBJECTIVE AND SCOPE OF STUDY

The present study aims to highlight the progress made by UCBs in terms of few financial / non-financial variables like no. of branches, membership base, share capital, net profit, deposits mobilization, loans & advances, and working capital.

Geographically, the study confines itself only to the Urban Co-operative Banks operating in Mewar region in the State of Rajasthan, which covers Bhilwara, Chittorgarh, Rajsamand and Udaipur. The main focus of investigation is to evaluate the progress of the entire urban co-operative banking sector in the defined region. The findings of present study would help policy makers, administrators and other officials in formulating better policies and their implementation in said region.

#### METHODOLOGY

The study is mainly supported by secondary data which has been collected from the annual reports of selected banks and annual reports of The Rajasthan Urban Co-operative Banks Federation Ltd and journals and magazines. A period of five financial years, ranging from FY 2009-10 to 2013-14 has been taken up as the time frame for the study.

#### RESULTS AND ANALYSIS

Total seven (7) UCBs in Mewar region have been considered, namely Bhilwara Urban Co-operative Bank Ltd, Bhilwara Mahila Urban Co-operative Bank Ltd, Chittorgarh Urban Co-operative Bank Ltd, Rajsamand Urban Co-operative Bank Ltd, Udaipur Urban Co-operative Bank Ltd, Udaipur Mahila Urban Co-operative Bank Ltd and Udaipur Mahila Samridhi Urban Co-operative Bank Ltd. Following tables show the consolidated figures of progress indicators (selective items) based on above mentioned seven (7) UCBs in Mewar region

##### Progress Indicators

S. No.	Particulars	FY 2009-10	FY 2010-11	FY 2011-12	FY 2012-13	FY 2013-14
1	Branches incl. HO (Nos.)	32	38	39	42	44
2	Membership Base (Nos.)	34713	38787	41263	43037	43980
3	Share Capital (Rs. in lacs)	1,214.20	1,421.09	1,644.40	1,884.84	2,186.82
4	Net Profit (Rs. in lacs)	886.35	1,140.31	1,056.21	1,119.21	1,353.93
5	Deposits (Rs. in lacs)	64,949.98	75,042.93	89,969.21	104,507.07	114,350.50

6	Advances Outstanding (Rs. in lacs)	29,634.97	38,897.38	44,421.61	50,196.39	54,953.07
7	Working Capital (Rs. in lacs)	76,334.23	88,453.61	104,571.61	121,315.16	133,924.83

**Year on Year (YoY) Growth % {+ / (-)}**

S. No.	Particulars	*CAGR	FY 2010-11	FY 2011-12	FY 2012-13	FY 2013-14
1	Branches incl. HO	<b>8.29%</b>	18.75%	2.63%	7.69%	4.76%
2	Membership Base	<b>6.09%</b>	11.74%	6.38%	4.30%	2.19%
3	Share Capital	<b>15.85%</b>	17.04%	15.71%	14.62%	16.02%
4	Net Profit	<b>11.17%</b>	28.65%	(7.38%)	5.96%	20.97%
5	Deposits	<b>15.19%</b>	15.54%	19.89%	16.16%	9.42%
6	Advances Outstanding	<b>16.69%</b>	31.26%	14.20%	13.00%	9.48%
7	Working Capital	<b>15.09%</b>	15.88%	18.22%	16.01%	10.39%

**\*Compound Annual Growth Rate (CAGR):**

CAGR is a geometric progression ratio that provides a constant rate of return over a period of time. In other words, it is the annualized average rate of growth between two given years, assuming growth takes place at an exponentially compounded rate. Usually growth is not constant every year but CAGR smoothes out the rate by assuming constant growth. It dampens the effect of volatility of periodic returns that can render arithmetic means irrelevant. It is particularly useful to compare growth rates from different data sets, such as revenue or profit growth of companies in the same industry. To calculate compound annual growth rate, divide the value of an investment at the end of the period in question by its value at the beginning of that period, raise the result to the power of one divided by the period length, and subtract one from the subsequent result. In short, the formula of calculating CAGR is

$$CAGR = \left( \frac{\text{Ending Value}}{\text{Beginning Value}} \right)^{\left(\frac{1}{n}\right)} - 1$$

where,  $n$  is the length of time / period over which the growth rate is calculated, i.e.,  $n = \text{period of ending value} - \text{period of beginning value}$ .

Based on growth analysis in above mentioned table, it reflects that FY 2010-11 had registered highest growth in most of the parameters among the five years under study.

The YoY % increase in no. of branches has seen swing during the period under study while the YoY % increase in membership base has been reducing, which means the UCBs are loosing focus on new membership acquisitions. The total membership base grew with CAGR of 6.09%, wherein FY 2010-11 registered an increase of 11.74% over previous year (the highest among all the years) while the total membership base grew by only 2.19% in FY 2013-14 over previous year (the lowest among all the years). Share Capital has been increasing over the last 5 years with CAGR of 15.85% showing minor swings YoY, which shows that shareholders have been infusing funds to strengthen capital base.

The Net profit figure (consolidated amount of all 7 UCBs) has been highly volatile. The highest increase in net profit figure was in FY 2010-11 registering growth of 28.65% over the previous year while FY 2011-12 showed reduction of Rs.84.10 lacs, which is a reduction of nearly 7.38% over the previous year. While the net profit increased slightly by 5.96% in next year, i.e., FY 2012-13, the same has shown a strong growth of 20.97% in FY 2013-14. On further digging into net profit figure of 7 UCBs, it has been observed that 4 out of 7 UCBs (i.e., more than half of the banks) showed reduction in their standalone net profit figure in FY 2010-11 over previous year. Further, out of 4 UCBs, the net profit of 3 banks increased in the subsequent year (i.e., FY 2012-13) while 1 bank continued with dip in its net profit figure and registered excellent growth in FY 2013-14. In FY 2013-14, except one bank all the UCBs have registered a decent growth in their respective net profit figures over previous year. The net profit of one bank (i.e., Rajsamand Urban Co-operative Bank Ltd) has reduced by approx. 24% in FY 2012-13 and further by nearly 50% in FY 2013-14. Due to lack of financial and non-financial information about said UCB, it is difficult to comment upon the specific reason of such heavy reductions in net profit over the past 2 years.

The total deposits have been increasing over the last 5 years with CAGR of 15.19%. Though the total deposits (consolidated figure) have been increasing year over year but the % growth of deposits has shown a decreasing trend in the previous 2 years, i.e., reduction from 19.89% in FY 2011-12 to 16.16% in FY 2012-13 and 9.42% in FY 2013-14. Similarly, though the total outstanding advances (consolidated figure) have been increasing year over year but again the % growth of advances has shown a decreasing trend over the past 3 years, i.e., reduction from 31.26% in FY 2010-11 to 14.20% in FY 2011-12 (i.e., reduction in growth by nearly 50%) to 13% in FY 2012-13 to 9.48% in FY 2013-14. The total outstanding advances figure has been increasing over the last 5 years with CAGR of 16.69%. The growth rate of both the total deposits and total outstanding advances in FY 2013-14 is 9.42% and 9.48% respectively, which is much lower than their respective CAGR of 15.19% and 16.69% respectively.

With the increase in business of UCBs, the total working capital amount (consolidated figure) has been increasing year over year but with a reduction in % growth over the past 3 years. This could be partly due to increase in the capital base and plough back of net profits by the UCBs whereby strengthening the Net worth and reducing the dependency on external funds.

### **RECOMMENDATION**

- UCBs should plan to introduce new schemes and do promotional campaigning for attracting new customers while satisfying the requirements of existing customers. Increase in growth rate of customer base will help UCBs in increasing the growth of deposits as well as and advances, leading to increase in interest income.
- UCBs should upgrade their technology and adopt modern methods of banking like internet banking, credit cards, ATMs, etc. to face competition with commercial banks.
- For improving their profitability, UCBs have to concentrate on controlling expenses and diversifying their areas of operations.

### **CONCLUSION**

The UCBs in Mewar region have expanded over the past 5 years both in terms of their presence as well as business but with a decreasing trend in their growth rate. Further, it is visible that the reduction in growth of total deposits as well as total outstanding advances is largely affected by the consistent reduction in % growth of total membership base over the past 4 years. The capital base of UCBs is getting strengthened year over year thereby reducing their dependency on external funds. Given the reach of public sector banks (PSBs) in urban / semi-urban areas and increasing competition, the UCBs are losing the pace of increasing business.

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## WHY WOMEN JOIN IN SELF HELP GROUPS? - A STUDY TO ANALYZE REASONS

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### ABSTRACT

*According to the research done by the World Bank, India is home to almost one third of the world's poor. Though many central government and state government poverty alleviation programs are currently active in India, Self Help Groups (SHGs) plays a major contribution to poverty reduction and women's empowerment. Government of Tamilnadu introduced many schemes to enhance the women empowerment. This study addresses women empowerment through self-help groups in Coimbatore District Tamilnadu. The information required for the study has been collected from both primary and secondary sources and a multi stage random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretations of the results. Garretranking technique was used to find the reasons for joining the self-help group. Factor analysis used to determine the relationship between the observed variables. The results of the study revealed that the SHGs have greater impact on women empowerment and it was found that most women experienced increased income and therefore improved their economic status, political and social conditions after joining in SHGs.*

*Key words: Women Empowerment, Self Help Groups, Coimbatore, Tamilnadu*

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### 1. INTRODUCTION

All round growth and development of a country would be possible only when both genders are considered as equal partners. Women are an integral part of every economy. In India women constitute around fifty percent of the total population. Even then they are under privileged and impose many limitations on them. The situation is more in the rural and backward areas. Women development activities must be given importance to eradicate poverty. Increase the economic growth and for better standard of living. Self help group (SHGs) – Bank Linkage Program me is emerging as a cost effective mechanism for providing financial services to the “unreached Poor” which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self help capacities of the poor, leading to their empowerment. Women employment is essential to bring the women labor in the main stream of economic development.

### 2. LITERATURE SURVEY

**Gladis Mary John (2008)** in her study found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found in the attitude of relatives and friends towards the women in self help groups.

**Ganesan (2008)** has focused in his article “ Rural Transformation through Self Help Groups (SHGs)” that the SHGs have limited capital, they consist of self employed individuals, they lack of advanced skills or technology and poor ability to corner the market and most often operate outside the limits of regulation and the formal market mechanism.

**Barbora and Mohanty (2001)** in their found that economically weaker sections, i.e. scheduled castes and scheduled tribes accounted for a sizeable proportion of SHG membership. **M. Anjugam (2007)** that socially backward, landless and marginal farm house holds participate more in the self-help group programme.

### 3. STATEMENT OF PROBLEM

Earlier studies shows that self help groups are necessary to deal with exploitation, create confidence for the economic self-reliance of rural people, particularly among women who are mostly invisible in the social structure. This study is undertaken to study the socio- economic profile of SHG women and to analyze the reasons of women joining in Self Help Groups.

### 4. OBJECTIVES

The objectives of this study are:

- To study the socio – economic profile of SHG Women
- To analyze the reasons of women joining in Self Help Groups

### 5. METHODOLOGY

The study is analytical based on the relevant data were collected both from primary and secondary sources. Field survey was conducted for primary data and discussion with apex leaders, higher officials, the subject experts and the local NGOs were consulted. Multi stage random sampling method becomes essential when a

sufficient number of rear units are to be identified in sample. Coimbatore district was selected for the study area and the agencies that render micro credit facilities. According to the strength of the SHGn the total population the villages were ranked in each block. Then 5 highest SHG populated villages in each block and corporation were selected as sample villages. Researcher selected the respondents who are member of the group for at least one year and taken at least one loan have been randomly selected from each group. Thus 600 respondents are selected for the present study.

The required secondary data were collected from annual reports, statistical statements, documents of the NABARD, TNCDW, Lead Bank, NGO and other ground level financial and development institutions. The formation collected from the publications, magazines, books, pamphlets, periodicals are also substantiated. The facts and figures have been proved to be useful in cross checking the information collected from the respondents.

## 6. SELF HELP GROUPS

Villages are faced with problems related poverty, illiteracy, lack of skills health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today these groups known as self help groups have become the vehicle of change for the poor and marginalized. The origin of Self Help Groups (SHGs) is found by Prof. Mohammed Yunus in 1975 is of Grameen Bank of Bangladesh, who tried out a new approach to rural credit in Bangladesh, In India NABARD initiated SHGs in the year 1986-87 but the real effort was taken in after 1991-92 from the linkage of SHGs with the banks.

Today, the self – help group movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the bank, A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members emergency needs and to provide collateral free loans decided by the group.

## 7. ANALYSIS OF DATA

The data collected through the well structured questionnaire are analyzed and interpretations made on the basis of such analysis. Average and percentage analysis was carried out to draw meaningful interpretations of the results. Garretranking technique was used to find the reasons for joining the self help group. Factor analysis used to determine the relationship between the observed variables

### 7.1. Socio Economic Profile of SHG Members

- (a) **Age group** - The study reveals that out of respondents selected for the study, 2.35% of the members are below 20 years. 35.3% of the members are in the age group of 30 to 40 years. 26.8% of the members are in the age group of 40 to 50 years. 7.5% of them are in the age group of 40 to 50 years. 0.7% of them are above 60 years.
- (b) **Education** – 8.6 % of them are illiterates. 6.5% of them have no formal education but know to read and write. 14.3% the respondents have education from class 1 to 5. 19.3% are in the category of 5 to 9 classes. 18.3 % of them are educated to SSLC Level. 23.3% of them have education up to plus two. 8.7% percent of the respondents are undergraduates. 1% of the respondents have other type of education like teacher training ITI and the like.
- (c) **Marital status** – 5.3% of the respondents are unmarried. 85.3% they are married. 8.4% of them are widow. 1 % of the respondents are divorcee.
- (d) **Family annual income** - 24.3% of the respondent's family annual income is below Rs.30, 000. 32.7% of the respondent's family income is from Rs.30, 000 to 50,000 per annum. 21.5% of them have a family income between Rs 50,000 to 75,000 per annum. 16.5 Of the respondents family income range is between 75,000 to 100,000 per annum. 5% of the respondents family annual income is above Rs 1,00,000 .

### 7.2. Reasons for joining Self Help Group

Self – help groups are necessary to overcome exploitation, create confidence for the economic self – reliance of rural people, particularly among women who are mostly invisible in the social structure. The problems faced by the rural people cannot be tackled individually but can be better solved through group efforts. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. The rural poor are in – capacitated due to various reasons such as; most of them are socially backward, illiterate, with low motivation and poor economic base. But also lacks access to knowledge and information, which are the most important components of today's development process.



For analyzing this members of SHGs were asked to prioritize the specific reasons for joining the groups. For this all the possible reasons were made known to members of self- help groups. They were asked to rank the reasons in the order of their importance. the ranks given by them were quantified using the Garrett Ranking Technique ( Garrett, 1969) using the following formula:

$$\text{Per cent position} = \sum_{j=1}^n [ (R_{ij} - 0.5) / N_j ] \times 100 \quad \dots(1)$$

where,

$R_{ij}$  = Rank given for the  $i^{\text{th}}$  item by the  $j^{\text{th}}$  individual, and

$N_j$  = Number of items ranked by the  $j^{\text{th}}$  individual.

**Table2: Reasonsfor Joining SHG**

		Rank						Mean Rank
		I	II	III	IV	V	VI	
1	To repay old debts	126	186	148	32	39	69	2.688
2	To maintain house expenditure	186	173	44	22	60	116	2.432
3	To promote saings	137	119	78	30	64	172	3.369
4	To raise status in society	78	56	145	118	120	85	4.802
5	To promote income generating activities	58	50	139	145	130	78	4.339
6	To get loan	18	16	46	253	187	80	3.378

Source: primary data

**Table3: Reasons for Joining SHG**

S.No	Reasons	Score		Rank
		Total	Mean	
1	To repayold debts	21883.33	36.5	5
2	Tomaintainhouseexpenditure	19316.67	32.2	6
3	To promotesaings	28683.33	47.8	4
4	To raisestatusin society	43016.67	71.7	1
5	To promoteincomegenerating activities	38383.33	64.0	2
6	Togetloan	28783.33	48.0	3

Source: primary data

From theTable-2and 3,it is clear that “**To raise status in society**” is the prime reason for respondents joining the SHG, followed by “**To promote income generating activities**”. The next reason was “**To get loan**”. The fourth reason was “**To promote savings**” and the next reason was “**To repay old debts**”. “**To maintain house expenditure**” stood as t h e last reason for joining the SHG

**7.3. Number of LoansTaken bythe Respondents through SHG**

**Table4: Number of LoansTaken by the Respondents through SHG**

Number of Loans taken	No. of Respondents	Percentage
One	48	8.0
2-4	416	69.3
4-6	68	11.3
Morethan6	68	11.3
TOTAL	600	100

Majority of the respondents 69.3% have taken 2-4 loans. The respondents who have taken loans 4-6 times and more than 6 times are 11.3% respectively. Only 8% of the respondents have taken one loan.

#### 7.4. Number of Loans Repaid by the Respondents

**Table 5: Number of Loans repaid by the Respondents through SHG**

Number of Loans Repaid	No. of Respondents	Percentage
One	131	21.83
2-4	365	60.83
4-6	50	8.33
More than 6	54	9.0
TOTAL	600	100

Source: primary data

From the above table it is clear that 60.83% of the respondents have repaid loan 2-4 times. 21.83% of the respondents have repaid only one loan. 9% of the respondents have repaid only more than 6 loans and 8.33% of the respondents have repaid 4-6 loans.

#### 7.5. Size of the Latest Loan Taken

**Table 5: Size of the Latest Loan Taken**

Size of Last Loan Taken	No. of Respondents	Percentage
Less than Rs.5000	34	5.7
Rs.5000-10000	188	31.3
Rs.10000-15000	98	16.3
Rs.15000-20000	54	9.0
Above Rs.20,000	226	37.7

Source: Primary data

Regarding the latest loan 37.7% have taken loan above Rs.20,000. 31.3% of the respondents have taken loan from Rs.5000-10000. 16.3% of the respondents have taken loan from Rs.10,000-15,000. 9% of the respondents have taken loan from Rs.15000-20000. Only 5.7% of the members have taken loan below 5.7%

#### 7.6. Empowerment after Joining the Self Help Group

It is difficult to measure empowerment and there is no single method to measure it. It is defined through indicators, which should encompass personal, social and economic change. The following few indicators of empowerment were referred to the respondents. To estimate and compare the mean satisfaction scores on the factors among the respondents weighted average analysis I performed using five rating scale and assigning score 1 for strongly disagree; 2 for disagree; 3 for neutral; 4 for agree and 5 for strongly agree and the results are presented in the following tables

**Table 6: Empowerment after Joining the Self Help Group**

S.No	Indicators of Empowerment	Weighted Average
1	Economic independence	3.840
2	Standard of living has improved	3.783
3	Understand the banking operation and knowledge on credit management	4.293
4	Good public relation and social participation	3.360
5	Self-expression-decision making in community, village and households	3.273
6	Breaking social, religious and cultural barriers	2.762
7	Leadership qualities	3.955
8	Skill upgradation and better technology	3.853

Source: primary data

It is seen from the above table that the weighted average scores on empowerment after joining SHG ranges from 2.762 to 4.293. The statement ‘Breaking social, religious and cultural barriers’ has secured least mean score and stood at last and the statement ‘Understood the banking operation and knowledge on credit management’ has secured highest mean score and stood at top.

**7.7 Hypothesis**

From the mean scores among the respondents null hypothesis is established and the result is shown below.:

**Null Hypothesis:**

There is no significant difference in the mean scores on factors of empowerment after joining the group among respondents.

**Table 7: ANOVA Table**

SOURCE	DF	SS	MS	F
Between groups	7	969.867	107.763	108.62**
Within groups	4792	4754.055	.992	

\*\* - Significant at 1% level

Since the F is significant the null hypothesis of no difference in the mean score on empowerment after joining the group among the respondents is rejected and it is concluded there is significant difference in the mean scores among respondents

**7.8 Factor Analysis**

Factor Analysis is a multivariate statistical technique used to condense and simplify the set of large number of variables to smaller number of variables called factors. This technique is helpful to identify the underlying factors that determine the relationship between the observed variables and provides an empirical classification scheme of clustering of statements into groups called factors. Using all the 8 statements on indicators of empowerment viz. S1, S2, S3...S8 factor analysis is performed and the results are presented in the table number 8.

**Table 8: Rotated Factor Loadings**

Indicators of Empowerment	I	II	Communality
Economic independence-S1	<b>0.732</b>	0.067	0.541
Standard of living has improved-S2	<b>0.740</b>	0.286	0.629
Understand the banking operation & knowledge on credit management-S3	0.048	<b>0.664</b>	0.443
Good public relation & social participation-S4	<b>0.631</b>	0.237	0.455
Self-expression-decision making in community, village and households-S5	<b>0.798</b>	0.210	0.680
Breaking social, religious and cultural barriers-S6	<b>0.798</b>	-0.037	0.638
Leadership qualities-S7	0.193	<b>0.805</b>	0.685
Skill up gradation and better technology-S8	0.156	<b>0.689</b>	0.499
Eigen values	2.818	1.750	4.568
% of variance	35.226	21.879	57.105
Cumulative % of variance	35.226	57.105	

Source: primary data

**Table no.8** gives the rotated factor loadings, communalities, Eigen values and the percentage of variance explained by the factors. Out of the 8 indicators, 2 factors have been extracted and these 2 factors put together explain the total variance of these problems to the extent of 57.105%. In order to reduce the number of factors and enhance the interpretability, the factors are rotated. The rotation increases the quality of interpretations of the factors. There are several methods of the initial factor matrix to attain simple structure of the data. The varimax rotation is one such method to obtain better result for interpretation is employed and the results are given in 4.2.

**Table 9: Cluster ingofIndicatorsof Empowerment into Factors**

Factor	Indicators	Rotated Factor Loadings
I.(35.226%)	Economicin dependence-S1	0.732
	Standard of living has improved-S2	0.740
	Good public relation & social articipation-S4	0.631
	Self-e xpression-decision makingin community, village and households- S5	0.798
	Breaking social, religious and cultura barriers-S6	0.798
II.(21.879%)	Understand the banking operation & knowledge on credit management-S3	0.664
	Leadership qualities-S7	0.805
	Skill up gradation and better technology-S8	0.689

Four factors were identified as being maximum percentage variance accounted. The five indicators S1, S2, S4, S5 and S6 were grouped to gether as factor I and accounts 35.226 % of the total variance. The 3 statements S3 ,S7 and S8 constituted the factor II and accounts 21.879% of the total variance. Thus the factor analysis condensed and simplified the 8 statements and grouped into 2 factors explaining 57.105 % of the variability of all the 8 statements

## 8. FINDINGS

1. The results indicate that **To raise status in society**“ Is the prime reason for respondents joining the SHG, followed by „**To promote income generating activities**“
2. Majority of the respondents have experience, 47% belonged to the groups which were established five years ago.
3. It is inferred that 31.5% of the respondents are members in the group for 3-5 years. Similarly respondents who are members in the group for 2-3 years are also 31.5%.
4. Majority of the respondents 69.3% have taken 2-4 loans. The respondents who have taken the highest number of loans i.e. more than 6 times are 11.3%
5. Majority 60.83% of the respondents have repaid loan 2-4 times. The comparison between loans availed and repaid shows that the respondents are prompt in repaying their loans.
6. Regarding the latest loan taken by the respondents majority of them 37.7% have taken loan above Rs.20,000
7. From the mean scores among the respondents a null hypothesis is established and the results shows, there is no significant difference in the mean scores on factors of empowerment after joining the group among respondents
8. The factor analysis condensed and simplified the 8 statements on indicators of empowerment and was grouped into 2 factors explaining 57.105% of the variability of all the 8 statements.

## 9. CONCLUSION

There is no doubt that SHGs enhance the opportunities to earn a livelihood and increase the woman's physical space due to her membership and activity in the SHG. However, empowerment does not necessarily take place when incomes are generated or when livelihoods are enhanced or, for that matter, when groups are formed. The study shows that the main reason for joining SHG is not to get credit, it is an empowerment process. After joining the self-help group the women are economically and socially empowered. This empowerment cannot be

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transformed or delivered it must be self-generated such that it enable those who are empowered to take control over their lives.

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**IMPLEMENTATION LEVEL OF THE U.P. DOOKAN AND VANIJYA ADHISHTHAN  
ADHINIYAM, 1962 IN MODINAGAR TOWN**

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**ABSTRACT**

*The main cause for tragic conditions of the unorganised retail trade workers in Modinagar town is violation of the provisions made under The U.P. Dookan and Vanijya Adhishthan Adhiniyam, 1962 by the employers on one hand and the indifference of the custodians of laws on the other hand. The remedial measures such as honest implementation of the legal provisions, deterrent punishment system and its wide publicity, need of strengthened Labour Inspectorates, enforcement of payment for overtime, launching of massive awareness generation programmes, encouraging unorganised workers to form self help groups and the constitution of 'Vigilance Committees' at district level to keep an eye on whether eligible workers are having their rights or not, have to be taken into consideration so that unorganised retail trade workers of Modinagar town are benefitted more.*

*Keywords: Unorganised Workers, Economic Conditions, Working Conditions, Legal Provisions*

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**INTRODUCTION**

Retailing is one of the pillars of Indian economy and accounts for 14 to 15 percent of its GDP. The Indian retail market is estimated to be US\$ 450 billion and one of the top five retail markets in the world by economic value. India is one of the fastest growing retail markets in the world, with 1.2 billion people. (Garg, 2013)

The retail industry in India is highly fragmented and unorganized. In ancient times, retailing in India was mostly done through family-owned small stores with limited merchandise, popularly known as local kirana shops. But in twentieth century, infusion of western concepts brought about changes in the structure of retailing in India and also widened the gap between organized and unorganized retailing.

According to a survey by AT Kearney, an overwhelming proportion of the Rs. 400,000 crore retail markets are unorganized in India. In fact, only a Rs. 20,000 crore segment of the market is organized. The sector is highly fragmented with 97% of its business being run by the unorganized retailers like the traditional family run stores and corner stores. (Chandrasekar, 2010) The sector is the largest source of employment after agriculture, and has deep penetration into rural India. Indian retail is dominated by a large number of unorganized retailers consisting of the local kirana stores, chemists, footwear shops, apparel shops, paan and beedi shops, hand-cart hawkers, pavement vendors, etc. Retailing in unorganized sector is not profit oriented but a mere source of livelihood. Naturally, the capital investment is very low and the infrastructure is rudimentary.

The employees with informal jobs generally do not enjoy employment security (no protection against arbitrary dismissal), work security (no protection against accidents and illness at the workplace) and social security (maternity and healthcare benefits, pension etc.) and, therefore, any one or more of those characteristics can be used for identifying informal employment. The unorganised workers are not organised in any form of trade unions or associations and generally face inhuman or hostile social environment.

India's booming economy is a major source of opportunity for the unorganized retail sector. It is the third largest in the world in terms of purchasing power. India is the second fastest growing major economy in the world. India's huge population has a per capita income of Rs 44,345. Approximately 60 per cent of Indian population is below the age of 30 coupled with the rise in spending power. (Dr. N. Rajendhiran, M. Arivalagan and U. Malini, 2013) With increased automobile penetration and an overall improvement in the transportation infrastructure has also increased easy availability of a particular shop.

In spite of having vast opportunities the unorganized retail trade sector is also facing some challenges including lack of standardization, stiff competition from organized retail sector, lack of knowledge, skills and training, consumers attraction towards organized retail sector, lack of government policies discouraging the unorganized retailers as well as workers, lack of capital and others.

**ADMINISTRATIVE MACHINERY IN UTTAR PRADESH**

At state level, generally, Labour Commissioner looks after the labour related issues. In case of Uttar Pradesh, there is an office of Labour Commissioner at Kanpur which was established in 1936. The Labour Commissioner administers and enforces labour laws to ensure, mainly, provisions related to social justice and economic inter-dependency, improvement in working conditions, social security and protection against

harassment and exploitation of working children, women and men employed in organised sector. Labour Department ensures quick disposal of industrial disputes through its conciliation machinery with a view to establish harmonious industrial relations amongst the employers and employees, so that along with growth in industrial production, the interests of workmen are also protected. The Department periodically fixes the minimum wages and ensures their due and timely payment to the workmen.

#### **LEVEL OF IMPLEMENTATION IN UTTAR PRADESH**

India has the most comprehensive legal structure for labour welfare and protection. Labour inspections are carried out under these laws. Inspections are meant to uphold provisions related to hours of work, wages, safety, health and welfare, and employment of children. Although Inspectors are empowered to cover several categories of informal workers through a number of basic laws (on minimum wages, equal wages for men and women, laws covering contract labour and migrant labour, and so on), but in practice informal workers are not properly covered.

Many laws have clauses related to the number of employees, so that employers can escape them by keeping the number of workers below a certain threshold. The Industrial Disputes Act can not protect workers in establishments employing fewer than 50 workers, or the Industrial Employment (Standing Orders) Act does not apply to any enterprise employing fewer than 100 workers. The Factories Act provides for the health, safety and welfare aspects of workers while at work in factories, and even an establishment with ten workers and an electricity connection can be covered. But crèches are provided under the Act only if there are 30 or more women workers; rest rooms only if there are 15 or more workers; a canteen for 250 or more workers, and an ambulance, dispensary, medical and para-medical staff if there are 500 or more persons employed. The structure of the industry has evolved to allow employers to escape regulations by keeping numbers within a single unit below the threshold. (Chandra, 2008) The bulk of manufacturing in India is done through small scale manufacturing units or home-based workers. Companies making electrical equipment or machinery now routinely produce different components in completely separate industries. This delinks the different stages of the production process and makes it difficult to implement labour laws. Workers may not even know which product the component is being made for. (Sindhu, 2006)

#### **REVIEW OF LITERATURE**

After going through a plenty of literature it was observed that labour inspection procedures are complex, and firms are rarely aware of all the legal requirements that they have to comply with. Inspectors rarely provide them with this information freely. (Rastogi, 2002) There is strong evidence of widespread corruption in the Labour Department, with Inspectors accepting bribes for reduced enforcement. (A. Ahsan, C. Pages and T. Roy, 2008) Some clear evidences have been found based on interviews with firms across the country, on the effectiveness of bribes in reducing visits by Labour Inspectors. The overall conclusion is that Inspectors do little to enforce the law and there is collusion between employers and Inspectors to evade the law. (Chronic Poverty Research Centre Website, 2002) One reason for this is the growing inefficiency of the system. Labour courts and tribunals are overcrowded. The average duration of proceedings in labour courts is ten years and, when appeals are included, dispute settlement takes 20 years. (Khan, 2005) In Uttar Pradesh where Labour Inspectors carry out inspections only after the prior consent of an officer of the rank of Labour Commissioner or District Magistrate, which makes the procedure cumbersome. The States of Rajasthan and Andhra Pradesh have reduced the scope of labour inspection, and have exempted several establishments from the purview of labour inspection. Labour department staff claims that they can not conduct the required number of inspections, due to lack of resources and power. (Sharma, 2006) It has been commented by saying that the labour department is the underdog; it does not have enough resources. Moreover, villages are scattered and officials without vehicles can not do much. (Khan, 2005) A number of practices are used by employers to evade labour laws. Subcontracting has become widespread, with several layers of contractors and subcontractors, which make law enforcement difficult because the employer–employee relationship is not clear. Workers are employed on a casual basis and are vulnerable for being fired without notice. Companies prefer subcontracting because it gives them the flexibility to hire or dismiss workers whenever required. There are some parts of the industry where poorer and more vulnerable workers are employed, such as children in embroidery units. (Deshingkar, 2009) There is no pressure on the labour department to improve labour standards. (Venkateswarlu, 2004) There are so many loopholes in the law relating to child labour that he and his colleagues have preferred to work through the legislation against bonded labour and the minimum wages legislation. A number of unions and pressure groups across the country have agitated for improved wages and working conditions for agricultural labourers. While there are some successes, such as the Agricultural Alliance, which has successfully campaigned for the extension of the labour legislation applicable to all workers in the agricultural sector, there is still insufficient pressure from the public or commitment at the policy level for enforcing labour legislation in agriculture. In

Maharashtra poor workers are recruited against a payment of advances by a contractor in sugar industries. The contractor provides the basic accommodation without proper sanitation. Access to fuel and drinking water are difficult and this increases the workburden on women. While the earnings from such work are good compared to work in the village, the working and living conditions are so poor that they have been cited as one of the most exploited labour groups in India. It has also been said about them that even dogs are better off. (Jan Breman, 1990)

### **OBJECTIVES OF THE STUDY**

The main objectives set forth for the study are:

1. To highlight the plight of the majority of workers who are classified as unorganised workers in retail trade of Modinagar town.
2. To study the provisions made available for the unorganised workers under The U.P. Dookan and Vanijya Adhishthan Adhiniyam, 1962 and their implementation level.
3. To suggest measures to increase effectiveness of the implementation level of The U.P. Dookan and Vanijya Adhishthan Adhiniyam, 1962 in Modinagar town.

### **RESEARCH METHODOLOGY**

For research purpose, stratified random sampling method has been adopted for sample selection (10% of the population size = 400 shops) from the entire population of approximately 4000 shops in Modinagar town. To make the study purposeful, all the shops of Modinagar market have been divided into four categories namely – durables, semi-durables, non-durables and services which represent four strata of equal size. Each category has been further divided into five sub-categories (strata) and each sub-category consists of 20 shops. Thus, there are 20 sub-categories having 20 shops each thereby forming total sample size i.e. 400 shops.

For collecting primary data a 'Schedule' has been administered to 400 respondents personally by the investigator herself. Self employed workers and street vendors have not been included under the study. Secondary data have been compiled from secondary sources.

### **Hypothesis to be Tested for the Study**

The following hypothesis have been taken for the purpose of study:

$H_0$  : The employers are habitual of violating the provisions made under The U.P. Dookan and Vanijya Adhishthan Adhiniyam, 1962.

$H_a$  : The employers are not habitual of violating the provisions made under The U.P. Dookan and Vanijya Adhishthan Adhiniyam, 1962.

### **DATA ANALYSIS AND INTERPRETATION**

For the purpose of analysis of the observations recorded through the sample survey of Modinagar town, averages, percentages, bar diagrams, pie diagrams and graphical representation have been taken as the tools for drawing correct conclusions.

During the period of field survey, a number of responses had been collected from the workers of 400 shops (i.e. sample size). There were total 744 workers out of which 624 workers did not have any objection for disclosing their personal and professional secrets. While out of remaining 120 workers (16.13 per cent of 744), 43 workers (35.8 per cent) were not available at their work place and 77 workers (64.2 per cent) were not ready at any cost to disclose their secrets. Thus, the observations taken from 624 workers and recorded by the investigator have been shown in table 6.1 that constitutes the structure of the sample.

The composition of the workforce of the area under study which is engaged in retail trade of goods and services, shows that 170 workers (27.2 per cent) are working in shops dealing in retail trade of services, 154 workers (24.7 per cent) are engaged in retail trade of non-durables, 176 workers (28.2 per cent) in semi-durables and 124 workers (19.9 per cent) in durables. Thus, maximum workers were engaged in semi-durables while the lowest in durables.

The total sample that constitutes 624 persons when classified on the basis of sex, it was found that there were 562 males (90.1 per cent) and 62 females (9.9 per cent). Out of those 562, there were 122 males engaged in services (i.e. 21.7 per cent), 154 males (27.4 per cent) in non-durables, 162 males (28.8 per cent) in semi-durables and 124 males (22.1 per cent) in durables. The percentage of male workers was the highest in case of semi-durables and the lowest in case of services. On the other hand, out of 62 females, 48 females were engaged in services having maximum percentage of female workers i.e. 77.4 per cent and only 14 females (22.6



per cent) were engaged in semi-durables. While no female workers were found in case of durables and non-durables. In case of services females were mainly concentrated in beauty parlours, tailoring shops and mobile galleries while in case of semi-durables females were mainly serving in general stores. It indicates that females have to take into consideration several factors before they join any shop as a sales woman e.g. the family honour, environment at workplace, distance from her place of residence, whether there is any other female employee, the type of commodity to be sold etc. etc. On the other hand males do not have such considerations while selecting their job. The table also indicates that there is wide scope for female workers in services as compared to other kind of retail trades.

### **Age-Wise Composition**

These workers when classified on the basis of age-wise composition, it is observed that in Modinagar town out of 562 male workers (90.1 per cent), 18 workers (3.2 per cent) were below 14 years of age, 504 workers (89.7 per cent) were in the age group of 15-39 and the remaining 40 workers (7.1 per cent) were above 40 years while 62 female workers (100 per cent) were in the age group of 15-39 years. No female worker had been noticed either below 14 years or above 40 years. But an important point had been noticed during the survey that only 18 male child workers (3.2 per cent) were found in the total sample of Modinagar town. It shows that even after introducing and implementing a number of legal provisions by the Central Government, State Government or local bodies, child labour has not so far been eliminated. According to Section 21 of The U.P. Dookan and Vanijya Adhishthan Adhiniyam, 1962 no child shall be required or allowed to work in any shop or commercial establishment except as an apprentice in such employment as may be notified by the State Government in the Gazette.

It has also been observed that in unorganised retail trade of Modinagar town, percentage of male workers (in the age group of 15-39 years) was the highest. Most of the male workers (in the age group of 15-39 years) earned their livelihood to support their education or in other words they wanted to be self dependent and also wanted to provide financial assistance to their families.

### **Monthly Income**

Out of 624 workers, 392 workers (62.8 per cent) had very low monthly income which was below 3000 per month, 212 workers (34 per cent) had low income (Rs. 3000-5000 per month) and only 20 workers (3.2 per cent) had monthly income of more than Rs. 5000. Thus, maximum workers (62.8 per cent) were earning a very small income i.e. below Rs. 3000.

### **Wage System**

There are both types of wage systems prevalent for the unorganised retail trade employees of Modinagar town i.e. time wage as well as piece wage. In Modinagar, 578 workers (92.6 per cent) were paid as per time wage system and the remaining 46 workers (7.4 per cent) as per piece wage system.

The piece wage earners were employed either in beauty parlours or in tailoring shops. Out of these 46 workers only 6 workers were employed in beauty parlours and the remaining 40 workers were employed in tailoring shops. There were total 34 workers working in beauty parlours but only 6 workers were getting piece wages (Rs. 50-60 per head) having seasonal nature of their occupation and the remaining 28 workers were getting time wages (on monthly basis). Similarly, there were total 56 workers in case of tailoring shops but only 40 workers were getting piece wages (Rs. 10-45 per piece) and the remaining 16 workers were getting time wages.

The investigator found that there were 578 workers who were getting their wages on monthly basis. In case of durables, non-durables and semi-durables all workers were time wage earners. Only in services, out of 170 workers, 124 workers (72.9 per cent) were getting time wage and the remaining 46 (27.1 per cent) were piece wage earners. An important point to be noted here is that in time wage system there were only 22 workers (3.8 per cent) who were having medium income (more than Rs. 5000 per month). The largest percentage of workers (62.3 per cent) was having very low wages per month (less than Rs. 3000 per month) and 33.9 per cent had low income.

Thus, out of 20 sub-categories of shops taken for the present study, only tailoring shops and beauty parlours had both piece wage and time wage systems but the remaining sub-categories of shops had time wage workers only. Income earned in the form of time wages are always more stable as compared to piece wages because demand for goods and services fluctuates seasonally. Thus, the data indicate that most of the workers in Modinagar town were receiving stable income.

On the basis of the above table it may be concluded that generally the wage rates are higher in semi-durables than those of non-durables. It is also observed that in services especially in watch emporium and mobile gallery

the number of 3000-5000 income group employees is quite significant. Among durables, furniture shops pay higher wages, among semi-durables, cloth merchants and shoe sellers give higher wages to its employees.

### **Working Hours**

So far as working hours (per day) are concerned, it is found that out of 624 workers, 34 workers (5.5 per cent) work less than eight hours per day, 570 workers (91.3 per cent) work eight to twelve hours per day and the remaining 20 workers (3.2 per cent) work more than twelve hours. Their working hours does not include lunch break and tea break. For lunch and tea, the employers provide 10 minutes break during working hours. Sometimes there is no tea break. The workers have their tea while working. As per the Uttar Pradesh Dookan Aur Vanijya Adhishthan Adhinyam, 1962, the workers working in shops and commercial establishments can work only eight hours (maximum) per day. Data also show that only 5.5 per cent workers are working according to the law regarding working hours.

### **Payment for Overtime Work**

As per the U.P. Dookan and Vanijya Adhishthan Adhinyam, 1962 total number of hours of work including overtime does not exceed ten on any one day except on a day of stock taking or making of accounts provided further that the total number of hours of overtime work shall not exceed fifty in any quarter. But the astonishing fact revealed by the survey is that the workers do not get anything as overtime despite the fact that they usually work for long hours. Generally the working hours are 10-12 (400 workers out of 624 workers) i.e. right from 9:00 am to 8:00 pm or 9:00 pm.

Even weekly off is not provided during hectic business activities and no additional payment is made as overtime. However, some food or breakfast is provided so that the work does not suffer. When the workers were cross examined whether they get compensatory leave for the additional work they do, the investigator could not get the answer in affirmative.

### **Medical Facility**

The survey reveals that minor medical ailment expenses are met by the shopowners but if somebody is sick for a long time no medical facility is provided by the employer. The general ethics that is followed in the shops is that if the worker meets some injury during working hours immediate relief is provided by sending him to the doctor but the follow up expenses are not met. There are no norms or rules for providing medical aid to the workers. On an average 3.9 per cent workers (24 workers) are helped satisfactorily by their employers so far as medical aid is concerned the rest are left uncared for.

### **Provision of Leave**

Another highly painful revelation of the survey is that out of 624 workers, 440 workers (70.5 per cent) had not been provided weekly off. They worked all days in a week. 172 workers (27.6 per cent) had been provided one weekly off and 12 workers (1.9 per cent) had been provided more than one weekly off. While according to the U.P. Dookan and Vanijya Adhishthan Adhinyam, 1962 (u/s 8), every employer shall keep his shop or commercial establishment closed on one day in a week and on public holidays (including Republic Day, Holi Parewa, Birthday of Dr. Ambedkar, Independence Day, Birthday of Mahatma Gandhi, Diwali Parewa, Kartiki Poornima and Idu'l Fitr.) in a year.

During the survey it was also found that the shopowners do not follow any rule regarding leave, may be weekly off, public holiday, festival leave, sick leave or casual leave. There is no such entitlement. However, workers have availed of leave during sickness and no wage cut has been put on them but the shopowners do not allow having unnecessary leave availed of by their employees. Like organised sector there is no provision for encashment of leave (i.e. Earned Leave) in unorganised sector after completing one year by the employees at the same workplace.

### **Social Security Benefit**

If the issue of social security of unorganised workers of Modinagar town is to be discussed, employers neither provide the benefit of Employees' Provident Fund (EPF) nor provide any kind of health insurance, medical insurance, maternity benefits, old age benefit etc. etc. to their employees.

### **Other Benefits**

When an enquiry was made regarding other benefits provided by the employers to their employees, the workers told that breakfast, lunch, dinner, tea or coffee, ration and others (including festival gifts, clothes, sweets, money etc.) have been provided to them. But all workers did not avail such benefits. Out of 624 workers, breakfast had been provided to 10 workers by their employers as they were engaged in sweet making activity (*halwai*), lunch to 78 workers in case of *halwai* and cloth merchants, dinner to 24 workers in case of *halwai*,

cloth merchants and jewellers, tea to 410 workers employed in shoe store, furniture making, beauty parlour, cloth house, *halwai*, *kirana* stores, kitchenware, readymade garments, tailors, repairing shops, jewellers etc., ration to only 2 workers particularly in case of *kirana* stores and other facilities to 40 workers. But 188 workers (30.13 per cent of 624 workers) were found who were not availing of any benefit. No case was found in which the worker was availing of all the benefits from the employer.

### **Employment Security**

The study shows irregular or temporary or seasonal nature of employment in unorganised retail trade of Modinagar town. The workers do not have regular employment and so the question of job security does not arise.

There were no training facilities except for tailoring, furniture making, beauty parlours, and for repairing workshops of electrical and electronic appliances etc. but during training period neither wages nor transportation cost is provided to the workers and thereafter they are appointed by their trainers as employees at their workplace. The survey reveals that for such workers there was no definite period of job, no agreement between the worker and the employer and no pay scales as such, only an agreed wage differing from person to person is in practice. The period of job is variable depending on the interest of the workers or the requirement of the employer e.g. from one month to one year but rarely for a few years.

In the last case where the worker was in job for a few years at the same workplace, the annual increment was negligible. The investigator found a few examples during the survey where the workers had been working for more than 10 years at the same workplace but in spite of passing a long period of time over there the annual increment in their wages was negligible.

### **Wage Cut**

The survey revealed that wage cut rule has been followed by the employers in Modinagar town. Wages of the unorganised workers are deducted in case of breaking items, ignorance, late arrival at the workplace, and irresponsibility or any other mishappening with the stuff of the shop.

### **MAJOR FINDINGS**

After studying a vast literature available on this issue, it has been found that the labour inspection machinery has not functioned the way it was meant to. The reasons for its failure include corruption, loopholes in the law, resource shortages and low political priority, collusion between employers and labour Inspectors, the inability of the law to deal with new categories of work and subcontracting and the powerlessness of workers against their employers. Some occupations can not be policed properly because there are no laws to cover them. Even when labour laws are formulated, the effort seems to be half-hearted, because of the many ways in which laws can be circumvented.

This is not to say that Labour Inspectorates can not play a positive role; they embody institutional capacity and access to information on labour markets that would be critical to any effort to improve labour standards. Their limited resources, however, mean that they can be effective only if they enter into alliances with a broader group of organisations. These may include organisations working for minority rights, women's rights, child rights, trade unions, the media and social activists. Labour Inspectorates and other organisations could complement each other because the former have the authority to act upon violations of the law whereas other actors may be more aware of violations of the law and the difficulties faced by employers with compliance. Ultimately, public awareness and political commitment at the national level are essential for improving labour standards, and more inspections involving a range of actors need to happen. This will require the mobilisation of resources to allow civil society organisations and researchers to conduct more investigative work on labour standards in different informal occupations.

After a deep examination of the problems of the unorganised workers engaged in retail trade of Modinagar town, the investigator has also found that the child labour is still present but its incidence is declining 18/624. Almost all the retail workers (96.8 per cent) get less than 5000 per month out of which 392 (62.8 per cent of total) get less than 3000 per month i.e. less than Rs. 100/- per day. The working hours are between 8-12 hours. There are only 34 workers who were working eight hours a day, rest all have more than eight hours. There is no concession of working hours for female workers. There is nothing like payment for overtime work despite the fact that 64 per cent work between 10-12 hours a day. There was no provision of compensatory leave. If there is any injury during working hours at the workplace, medical aid is provided but no follow up expenses are met by the employer. The satisfactory medical aid reaches only to 4 per cent of the workers. Compensation for permanent injury is not at all in practice. There are 70.5 per cent workers who do not avail of even one weekly off. There are no provisions for social security.

The nature of employment is irregular or temporary or seasonal in unorganised retail trade of Modinagar town. The workers do not have regular employment or there is no question of job security. Wages of the unorganised workers are deducted in case of breaking items, ignorance, late arrival at the workplace, and irresponsibility or any other mishappening with the stuff of the shop.

### **Testing of Hypothesis**

During the research it was found that **the employers are habitual of violating the provisions made under The U.P. Dookan and Vanijya Adhishtan Adhiniyam, 1962** in Modinagar town. During the survey the researcher found that in Modinagar most of the workers do not have year round employment and even when employment is available the pay is very low. There are no rules and regulations and even the bare minimal provisions of law which are universally implemented are ignored. The working hours are more than 8 per day. Out of 624 workers 590 were working more than 8 hours a day. For a large number of workers, there was no provision of weekly off, no leave rules or compensatory leave and no provision for any form of social security.

The survey reveals that for such workers there is no definite period of job, no agreement between the worker and the employer and no payscales as such, only an agreed wage differing from person to person is in practice.

Where the worker is in job for a few years at the same workplace, the annual increment is negligible. The investigator found a few examples during the survey where the workers have been working for more than 10 years at the same workplace but despite passing a long period of time over there the annual increment in their wages is negligible. These examples are found in case of almost all kinds of retail trade under the study.

As per the Uttar Pradesh Dookan Aur Vanijya Adhishtan Adhiniyam, 1962, the workers working in shops and commercial establishments can work only eight hours per day. But data show that only 5.5 per cent workers are working according to the law.

The survey revealed that the workers do not get anything as overtime despite the fact that they usually work for longer hours. However, some food or breakfast is provided so that the work does not suffer.

The survey reveals that minor medical ailment expenses are met by the shopowners but if somebody is sick for a long time no medical facility is provided by the employer. The general ethics followed in the shops are that if the worker meets some injury during working hours immediate relief is provided by sending him to the doctor but the follow up expenses are not met. There are no norms or rules for providing medical aid to the workers. Only 3.9 per cent workers (24 workers) are helped satisfactorily by their employers so far as medical aid is concerned the rest are left uncared for.

Out of 624 workers, no worker has availed of the benefit of compensation for permanent disability from his employer that means compensation to the employees is not accepted by the employers of Modinagar town.

Out of 624 workers, 440 workers (70.5 per cent) do not avail of even one weekly off. The shop owners do not follow any rule regarding leave, may be weekly off, public holiday, festival leave or sick leave. There is no such entitlement.

### **CONCLUSION AND SUGGESTIONS**

To conclude it may be said that the conditions of the unorganised retail workers in Modinagar town are deplorable. The main cause for their tragic condition is indifference of the custodians of laws and until these custodians are not improved there is no hope for the improvement of the conditions of these workers.

The findings of the study ask for the remedial measures so that unorganised retail trade workers are benefitted. Therefore the following suggestions are being made for the improvement of their conditions in Modinagar town:

- Honest implementation of the legal provisions.
- Deterrent punishment system and its wide publicity for the protection of the honour of women workers and the children as well.
- Need of strengthened Labour Inspectorates and their target oriented services.
- Enforcement of payment for overtime.
- Launching of massive awareness generation programmes.
- Encouraging unorganised workers to form self help groups.
- Constitution of 'Vigilance Committees' at district level to keep an eye on whether eligible workers are receiving benefits or not.

- Promotion of the civil societies to help the Labour Welfare Organisation to publicise its welfare activities and also to help the unorganised sector workers.

Undoubtedly, there is considerable scope for improvement in efficiency and administration of the schemes but it needs to be initiated without any loss of time.

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## PATTERN OF URBAN LAND USE IN DIGBOI TOWN, ASSAM

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### ABSTRACT

*Land utilization in an unplanned town is very complex. For rational utilization of land it is necessary to see the existing land use pattern and its variation both in time and space. Intensity and pattern of land use depend upon the functional characteristics of the town. In this paper, an attempt has been made to analyse the nature and extent of land use pattern. The data and information required for this study has been collected from primary and secondary sources. This study reveals that no distinct sector of land use can be earmarked. For instance, the residential areas have been growing along with commercial industrial administrative areas in an unplanned way. This has hindered the growth of town in a proper way, which needs special attention of the land use planners of the town authorities.*

*Key Words: Functional, intensity, land use, rational, unplanned*

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### INTRODUCTION

The urban areas occupy a nodal position in the socio-economic development process of a region. The growth of an urban area obviously depends greatly on its functionality, degree of interaction with neighbouring areas and the dynamism. The land use planning and land management strategies hold the key for development of any region. Land use study is concerned with the physical qualities of the urban environment identifiable in the whole town plan. So, with this type of objective and theoretical framework in mind the present problem entitled "pattern of urban land use in Digboi Town, Assam" is undertaken for investigation. This study is thought to have great significant in offering immense help towards planning for future development of the town.

### THE STUDY AREA

Digboi Town located in the extreme eastern part of Assam and N.E. India is a town basically developed due to power resource point of petroleum in the area. It is the first oil town in India that started to grow in and has been growing since 1883 starting with a humble railway station, the urban centre takes more than a hundred years to attain at the present shape and size. Digboi town is situated at about 150 meters height above the mean sea level having a location within 95°36'E. longitude and 27°26'N. latitudes.

The population of the Digboi Town increase from 23,691 in 1951 to 33,712 in 2011 only 17.1 % growth during this period. The density of population is found to be 1,930 persons per km<sup>2</sup> according to 2011 census. The highest density of population in Digboi Town committee ward no.1. Ward no.2 shows lowest densities because this area becomes the least populated part as there are usually few residential buildings. The process of peopling is presently under two administrative i.e. the Digboi Town committee and the Oil Corporation. Its activities, role and significance having location on the doorway of the surrounding hilly areas are matters of study and research to understand the pattern of land use under the peculiar physical and cultural set up of the locality in particular and N-E India in general. So the piece of work organized under the title, the pattern of land use in Digboi Town, Assam is taken for investigation.

### OBJECTIVES OF THE STUDY

The main objectives of the study are

- To examine the land use pattern of town committee area and oil town.
- To examine changing land use pattern whole of the town.
- To find out Physical qualities of the whole town plan on the basis of urban land use pattern.

### DATA BASE AND METHODOLOGY

The spatial collection of relevant data from the field and from secondary and tertiary sources. Primary data through observation in the field, collection of personal experience, visual interpretation and ground truth collection. Secondary Data are collected from offices, books, journals and census of India. The changing land use data in respect of residential, tea garden, water body, etc has been calculated separately using GIS and RS techniques.

### LAND USE PATTERN OF DIGBOI TOWN COMMITTEE AREA

In Digboi Town committee area's topographical influence along with other physical factors is to be considered in the case of utilizing the land. The table1 reveals the land use in Digboi Town committee during 1960 to 2011.

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The core of the town is the main focus of commerce whole sales and retail trade and administrative activity. Three main roads have joined in the heart of the town and railway line is stretching parallels along the N.H. 38. The shops here are of varying sizes and importance from a small pan shop to big cloth stores on the one hand and hotels and bakeries on the other. The intermediate fragmented areas around the central core are primarily residential. Small commercial patches are stretching along the two side of the road. Nearly one third of the total land is under residential use. The scenic beauty and hygienic condition of the town is good and that why it does not allow people to leave easily.

North Eastern sides are mainly agricultural land occupied 16.59 %. The impact of undulating topography is well reflected in the land use pattern of the town. Some *nala halla* ponds tanks etc. water bodies occupied only 0.09% of land in the town.

Transportation by roads and railways includes the main roads and small lanes which occupies large area of the town at present 3.99 % land use under recreational amenities includes basically auditorium, cinema hall etc. All the educational institutions have also play grounds. Public and semi public institutions include all the administrative buildings, public and A.S.T.C. Office etc. Most of these institutions have been growing with growth of population and subsequent changes in the status of the town present.

Before it was declared as a town most of the people enjoyed rural life occupying enough space for their homestead including large paddy fields. But in 1960 after the declaration of the town with a population increased to a great extent and poor people started selling the paddy land which is formed greatly reduced in the recent days. (Fig. – 1)

**DIGBOI TOWN LAND USE PATTWERN OF DIGBOIBTOWN COMMITTEE**

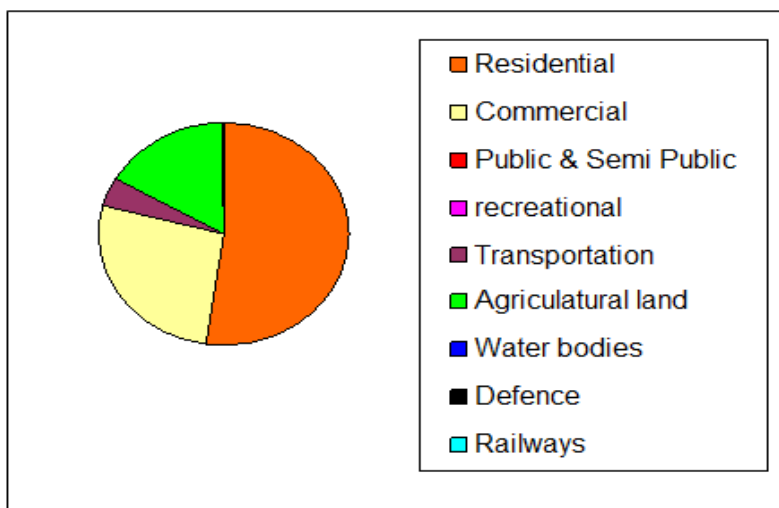


Fig : 1, Source : Digboi T.C. Office, 2015

**TABLE-1: LAND USE PATTERN OF DIGBOI TOWN COMMITTEE**

	Land use	Area in ha	P.C. to total T.C. area
1.	Residential	261.00	52.16%
2.	Commercial	135.00	26.98 %
3.	Public & Semi Public	0.10	0.02 %
4.	Recreational	0.24	0.05 %
5.	Transportation	20.00	3.99 %
6.	Agricultural land	83.00	16.58 %
7.	Water bodies	0.46	0.09 %
8.	Defence	0.54	0.11 %
9.	Railways	0.09	0.02 %
	Total	500.43 Hec.	100.00 %

Source : Digboi T.C. Office, 2015

**LAND USE PATTERN OF DIGBOI OIL TOWN**

Land use pattern of Digboi Oil Town plays vital and unique role on the development of its urbanization originally the town was developed near the side of refinery area (A.O.D. new market area). So we may call this area as an old town which is gradually stretches over Digboi Charali now the C.B.D of whole Digboi Town.

Digboi Oil town has been renowned for its education and sports facilities. There is a Jubilee Field, under the welfare centre. In addition sports facilities are available at the two clubs. India Club and Digboi Club. There is one 18 hole Golf course in Digboi, probably the finest Golf Course in Assam. The Golf course is located near the Shillong Road. Where are large well maintained bungalows constructed on hill tops more than half a century ago. A guest house the Centralised Transit Accommodation is also situated on Shillong Road, adjacent to the Golf course, where quality accommodation at reasonable prices is available to visitors. The course is located adjacent to the upper Dehing Reserve Forest. Delhi Public School, Digboi College and many other educational institutions was set up within Digboi Oil Town. AOD Hospital is a well known for its medical treatment was constructed in the time of British rule. Other administrative and government or public centre like Police Station, Telephone Exchange Office, Railway Station, Main Post Office, Civil Hospital are established in Municipal area of the side of Digboi Oil Town area.

**DIGBOI TOWN  
 LAND USE PATTERN**

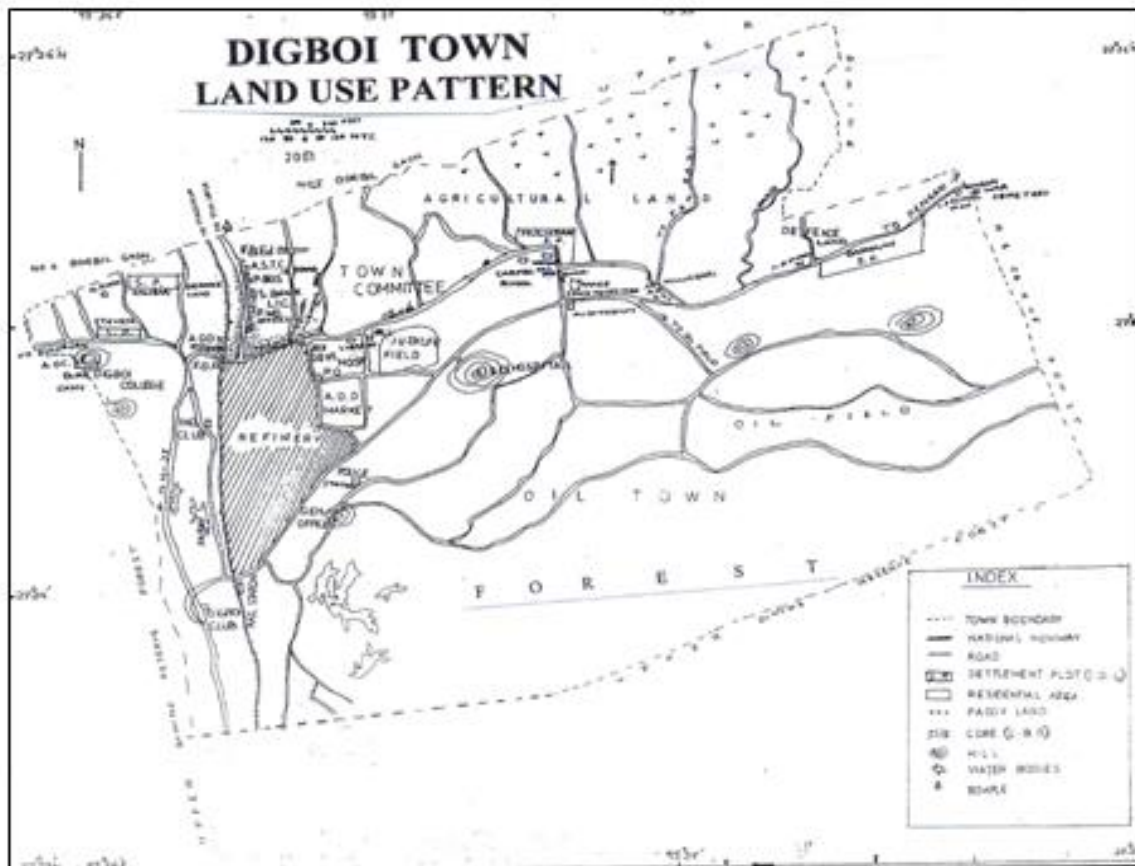


Fig : 2, Source: Digboi T.C. Office & I.O.C. Digboi, 2015

There are general manager (G.M.) plots and settlement area plot under Digboi Oil refinery named Bapapung Settlement area, Muliabari Settlement area, Kalibari Settlement area and Itavata Settlement area. Other housing area like officers quarters area stretching on two sides of the road and bungalows are mainly located in the Shillong Road area (Table -2 and Figure- 2)

**TABLE-2 : LAND USE PATTERN OF DIGBOI OIL TOWN**

	Land use	Area in Hec.	P.C. to total O.T. Area
1.	Land under oil field (oil India Limited)	669.8	62.63
2.	Land under G.M. Plots/ Settlement plat	46.8	4.38
3.	Land under Refinery	4.00	3.84
4.	Land under Housing area	111.00	10.38
5.	Vacant land	200.70	18.77
	Total	1069.7 Hec.	100.00

Source: I.O.C. Digboi, 2015



**DIGBOI TOWN  
 LAND USE PATTERN OF OIL TOWN**

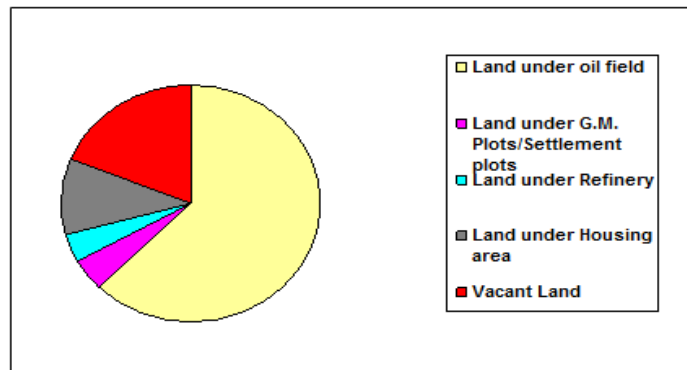


Fig-3, Source: I.O.C. Digboi, 2015

An Oil Centenary Museum was set up in January 2002. This is the first Oil museum in the country. The Centenary Park is also a wonderful place for visitors made with many beautifully manicured lawns and water bodies covering an area of 40,000 sq. mts. the park consists of an artificial island connected to the mainland through a bridges, similar to the Ward lake of Shillong.

**DIGBOI TOWN  
 CHANGING LAND USE PATTERN**

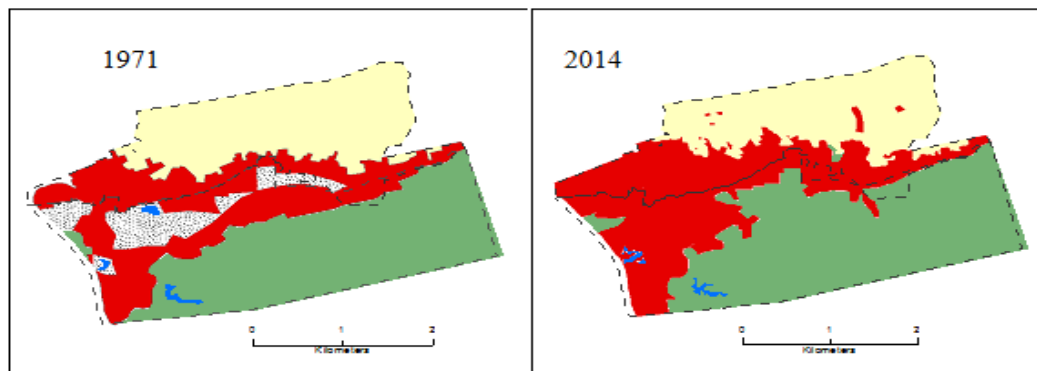


Fig-4

**LEGEND -** Built-up (Red), Agriculture (Yellow), Open Land (Grey), Green Belt (Green), Water Body (Blue)  
 Source: Town Committee Map, IOCL Map, SOI Toposheet 1971, Google Satellite Imagery 2014

In Digboi Town the total land use from 1971 to 2014 has not changed but there is an increase in built-up area. In green-belt ( including oil field and forest) is increasing due to plantation of new trees by oil authority. Agricultural land decrease with the rapid increase of population in town committee area, open land and water bodies are decreasing tremendously.

**FINDINGS AND CONCLUSION**

From the above study concerning the pattern of land use, it is clear that major part of the area under study still bears a natural setting. In spite of the area being located in immediate vicinity of Digboi Oil Town, its 62.63 % land under oil field and 18.77% land under vacant area respectively. The proportion of under agriculture is very low (16.59%). As a result, the settlement areas constitute only 14.76% of the Digboi Oil Town area and 52.15% of the Digboi Town Committee area. However, the field studies reveal that the North Western part of the area has gradual transformation in respect of land use. On the whole, the following conclusion may be drawn:

- (i) Land use pattern, it is found that no distinct sector of land use can be earmarked mainly of the town committee area.
- (ii) The agriculture occupies a less important place in the area excepting certain small patches. Agricultural land is decreasing with the increase of population
- (iii) The emergence of new settlement localities particularly in the western part of the study area has been a recent phenomenon.
- (iv) The degree of urban impact has been still found to be quite insignificant.

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In view of the above observations as regards the land use pattern, the impact of the growth of population and process of urban function of the town expected to increase noticeably in the near future. The town committee should pay special attention to the construction of buildings under strict regulation in the existing buildup area. It is therefore high time to prepare effective plan for balanced developed of the entire urban fringe. It needs to be emphasized that the entire area has immense potential for residential, administrative and small scale industrial development.

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ANALYSIS OF EFFICIENCY OF EXPERTS AT DIALYSIS UNITS IN MEDICAL INSTITUTES

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ABSTRACT

It is a fact that kidney problems are increasing day by day, and moreover, because of the scarcity of donors, dialysis has emerged as an extremely important alternative as remedy of kidney problems. This has also led to increased load on the kidney experts for performing dialysis. So there is an absolute need to look at the individual performance of each expert and to bring out a comparison between them in terms of their performance.

This study has adopted a retrospective approach to assess efficiency among the experts / technicians in the AKD/dialysis unit of a large tertiary care hospital and to identify strategies to enhance efficiency.

Keywords: Start, termination, technicians, nurse, dialysis

1. INTRODUCTION

We first enlist the list of technicians/ experts for our exploration:

Table 1- List of Technicians

SNO	INITIALS	NAMES
1	MSP	M S PATHAK
2	VGS	V G SOLASKAR
3	SRB	S R BALUGADE
4	SPA	S PAROLKAR
5	PPB	P P BIRARI
6	VKS	V K SIRIPURAM
7	GAP	G A PALKAR
8	AST	A S TIWAREKAR
9	BPM	B P MOHANTY
10	YTP	Y T PARAVE
11	JBP	J B PATIL
12	AJP	A J PEREIRA
13	KRS	K R SINGU
14	KMT	K M TILVE
15	ANA	A N ADIT
16	GAD	G A DHAVADE

Source- primary

We next put forward the following terminologies which are useful for our purpose .

**Dialysis Technician/ expert** : Also referred to as renal dialysis technicians/ expert, haemodialysis technicians/ expert, or nephrology technicians/ expert.

**Brief Job Description:** Dialysis Technician operates machines and perform dialysis on patients with acute or chronic kidney failure. They work under the supervision of physicians and nurses, primarily in hospitals, clinics, dialysis centers/facilities, nursing homes, assisted living facilities, and long term care facilities. They are responsible for the operation, cleaning, and sterilisation of the dialysis machines. Dialysis Technicians give patients important medical, technical, social, emotional support and also provide vital information on patient conditions to nurses, doctors, and other medical staff, [1,2,3,4,5] .

**Personal Attributes:** This job requires the individual to work in collaboration with Doctors ,nurses and other healthcare providers. They must have good communication skills to accurately report and document findings/results of their patients. They should be sensitive to the needs of the patient and be able to establish a good rapport with them. The AKD UNIT of this particular hospital consists of 14 dialysis machines in the AKD unit with 1 extra machine (standby) and 3 other machines at ICU. The unit runs 6 days a week (sun closed),the unit opens at 6 am and closes at 11pm.the time period is divided into 4 shifts. Each shift runs to the full capacity of 14 patients.

Further there are 3 dialysis machines that is situated in icu. So the technicians need to frequently visit icu for operating these machines. Icu calls are usually attended by the technician who is doing duty from 6am-2pm, as he is the 1<sup>st</sup> to attend such call. Other than him other additional icu calls are attended by the junior most technicians. If the junior most technician is also engaged in some call then the next junior most attends the call.

This study assesses the efficiency of technicians in 2 time periods. 1<sup>st</sup> time period is when students were also helping the technicians. 2<sup>nd</sup> period is when the students were not available for rendering any help.

## 2. REVIEW OF LITERATURE

### 2.1 Hacer Ozgen and Yasar A. Ozcan

In their study “A National Study of Efficiency for Dialysis Centers: An Examination of Market Competition and Facility Characteristics for Production of Multiple Dialysis Outputs” have tried to examine market competition and facility characteristics that can be related to technical efficiency in the production of multiple dialysis outputs from the perspective of the industrial organization model.

### 2.2. Laura A. G. Yoder, RN, MS, Wenjun Xin, MS, Keith C. Norris, MD, and Guofen Yan, PhD –

In their study “Patient Care Staffing Levels and Facility Characteristics in U.S. Hemodialysis Facilities” they have undertaken Cross-sectional study using Poisson regression to examine associations between patient-care staffing levels and hemodialysis facility characteristics.

## 3. METHODS AND SAMPLING

### 3.1. SOURCE OF DATA

Primary source- 16 technicians/ experts

Secondary source- dialysis register book

### 3.2. SAMPLE SIZE- Records of 2912 procedures between 6 July to 19 Sept 2015

Sample size for informal interview- 16 technicians/experts

### 3.3. STUDY TOOLS - Analysis of secondary data, informal interview of technicians

### 3.4. STASTICAL TOOLS

The tools used in this study are MS-EXCEL, MS-WORD. MS-EXCEL is used to prepare pie- charts and graphs. MS-WORD is used to prepare or write the whole project report.

### 3.5. SETTING: Tertiary care hospital

### 3.6. FORMULA USED

*Technicians productivity/day = total no of start and term procedures/day*

### 3.7. METHOD USED TO PRESENT DATA

**Data Analysis & Interpretation** – Classification & tabulation transforms the raw data collected through observation into useful information by organizing and compiling the bits of data contained in each observation which are converted into understandable and orderly statistics which are used to organize and analyse the data:

### 3.8. MAIN OUTCOME MEASUREMENTS

No of start and termination of each procedure of dialysis is counted as 1 for the technician doing it. Further the time spent by the technician while attending icu calls are also counted in minutes.

**Start**-starting of operation of the dialysis machine over a patient by the technicians.

**Term**-termination of the operation of dialysis machine on a patient by the technician

Procedures-total no of start or term or both by each technician

## 4. OBJECTIVE AND SCOPE OF STUDY

### 4.1. OBJECTIVE

- 1) To examine the efficiency of technicians at AKD.
- 2) To look at the individual performance of each technician and to bring out a comparison
- 3) To develop standard work-study for technicians with respect to most efficient dialysis practices

## 5. RESULTS / FINDINGS

Data were retrospectively recorded all the procedures between 6 July and 19 Sept. the time period is further divided into 2 separate time period. 1<sup>st</sup> one between 15 July to 1<sup>st</sup> Aug when the students were also helping the technicians and 2<sup>nd</sup> period between 17 Aug and 19 Sept when students were not there to help technicians.

Avg no of cases per day per technician is 7.29 procedures(either start or termination) in the first time period when students were there, but in the 2<sup>nd</sup> time period when the students left then it is increased to 8.25 procedures per technician per day.

On an avg there are 1.6 and 3 Technicians absent per day in the 2 time periods. Avg no of visits to icu per day has been 4.4 and 4.3 respectively.

**On an average there are 56 cases per day, so 112 start and terminations in total per day.**

**TABLE 2-work experience of technicians at AKD unit of the hospital**

TECHNICIAN	Total no of years working in AKD unit, Hinduja Hospital
MSP	28
VGS	23
SRB	18
SPA	15
PPB	15
VKS	10
GAP	10
AST	10
BPM	8
YTP	8
JBP	8
AJP	
KRS	5
KMT	4
ANA	1
GAD	1

Source- primary

**TABLE 3 : Average time spent in ICU over both time periods**

Technician	No of days went to icu/24days in period 1	Total time in icu in pd 1	No of days went to icu/28 days in period 2	Total time in icu pd 2	Total time in icu from both periods
MSP	0	0	0	0	0
VGS	1	430	0	0	430
SRB	3	515	4	450	965
SPA	0	150	0	0	150
PPB	0	0	0	0	0
VKS	6	1050	6	780	1830
GAP	10	2050	3	420	2470
AST	12	2040	4	405	2445
BPM	16	2280	8	1350	3630
YTP	5	765	4	690	1455
JBP	11	1965	9	1425	3390
AJP	6	1215	8	1485	2700
KRS	14	2085	12	1785	3870
KMT	15	2775	15	3120	5895
ANA	10	2040	15	2595	4635
GAD	16	2985	16	2910	5895

Source- primary

TABLE 4 : Average procedures done by each technician per day in period 1

Technician	Avg procedures in period 1(raw) (total procedures done by him/24) Z	Total time in icu	Avg time in icu(total/24) X	Converting icu time into no of procedures(7.28 procedures in 8 hrs or 480min) $Y=x*7.28/480$	Total procedures (Z+Y)	Avg procedures in period 1 considering their leaves
MSP	3	0	0	0	3	4.7
VGS	7.08	430	17.92	0.27	7.35	8.5
SRB	5.83	515	21.46	0.33	6.16	6.36
SPA	9.13	150	6.25	0.09	9.22	9.52
PPB	7.25	0	0	0	7.25	7.61
VKS	7.13	1050	43.75	0.66	7.79	7.77
GAP	5.71	2050	85.41	1.3	7.01	7.02
AST	5.71	2040	85	1.29	7	5.95
BPM	5.54	2280	95	1.44	6.98	5.58
YTP	5.92	765	31.8	0.48	6.4	7.28
JBP	5.96	1965	81.88	1.24	7.2	5.96
AJP	5.29	1215	50.63	0.77	6.06	5.91
KRS	4.79	2085	86.88	1.32	6.11	5.35
KMT	3.79	2775	115.63	1.75	5.54	4.23
ANA	3.54	2040	85	1.29	4.83	3.86
GAD	4.5	2985	124.38	1.89	6.39	4.596
UNKNOWN	6.25					6.25
STUDENT	8.7					8.7

Source- primary

Table 5: Average procedures per technician in period 2

Technician	Avg procedures in period 2(raw) (total procedures done by him/24) Z	Total time in icu in pd 2	Avg time in icu(total/28) X	Conversion of icu time in procedures( $Y=X*8.25/480$ )	Total procedures (Z+Y)	Avg procedures in period 2, considering their leaves
MSP	8.5	0	0	0	8.5	9.7
VGS	8.03	0	0	0	8.03	9
SRB	8.75	450	16.07	0.28	9.03	9.8
SPA	12.32	0	0	0	12.32	12.5
PPB	4.89	0	0	0	4.89	11.4
VKS	7.86	780	27.86	0.48	8.34	8.6
GAP	6.11	420	15	0.26	6.37	6.84
AST	5.68	405	14.46	0.25	5.93	6.11
BPM	7.25	1350	48.21	0.82	8.07	7.52
YTP	2.36	690	24.64	0.42	2.78	7.33
JBP	5.75	1425	50.89	0.87	6.62	7.2
AJP	3.86	1485	53.04	0.91	4.77	6.75
KRS	6.89	1785	63.75	1.09	7.98	7.42
KMT	5.39	3120	111.43	1.92	7.31	6.04
ANA	6.71	2595	92.68	1.41	8.12	6.19
GAD	4.46	2910	103.93	1.79	6.25	5.43
UNKNOWN						1.7
STUDENT						

Source- primary

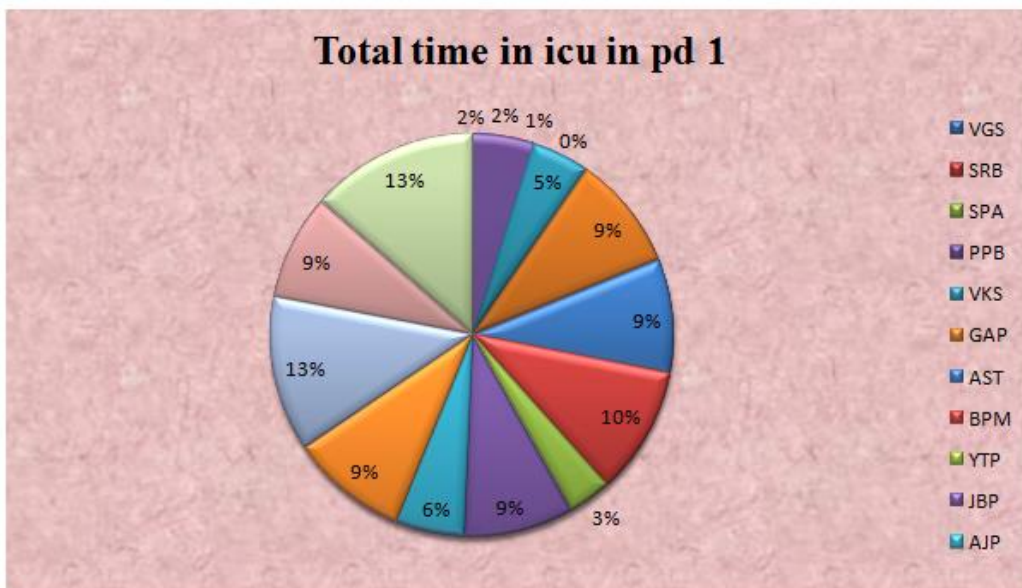
Table 6 : Comparison of total procedures in both periods:

Technician	Avg procedures in period 1(raw+icu time considered)	Avg procedures in period 2(raw +icu time considered)
MSP	3	8.5
VGS	7.35	8.03
SRB	6.16	9.03
SPA	9.22	12.32
PPB	7.25	4.89
VKS	7.79	8.34

<b>GAP</b>	7.01	6.37
<b>AST</b>	7	5.93
<b>BPM</b>	6.98	8.07
<b>YTP</b>	6.4	2.78
<b>JBP</b>	7.2	6.62
<b>AJP</b>	6.06	4.77
<b>KRS</b>	6.11	7.98
<b>KMT</b>	5.54	7.31
<b>ANA</b>	4.83	8.12
<b>GAD</b>	6.39	6.25

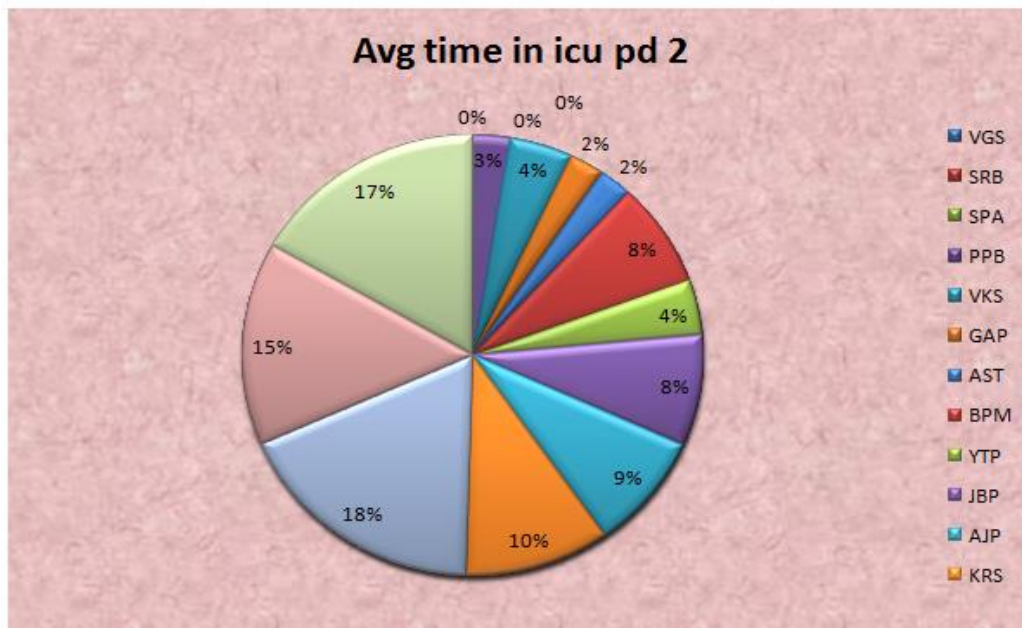
Source- primary

FIGURE 2: Share of icu time among technicians in period 1 over 24 hours



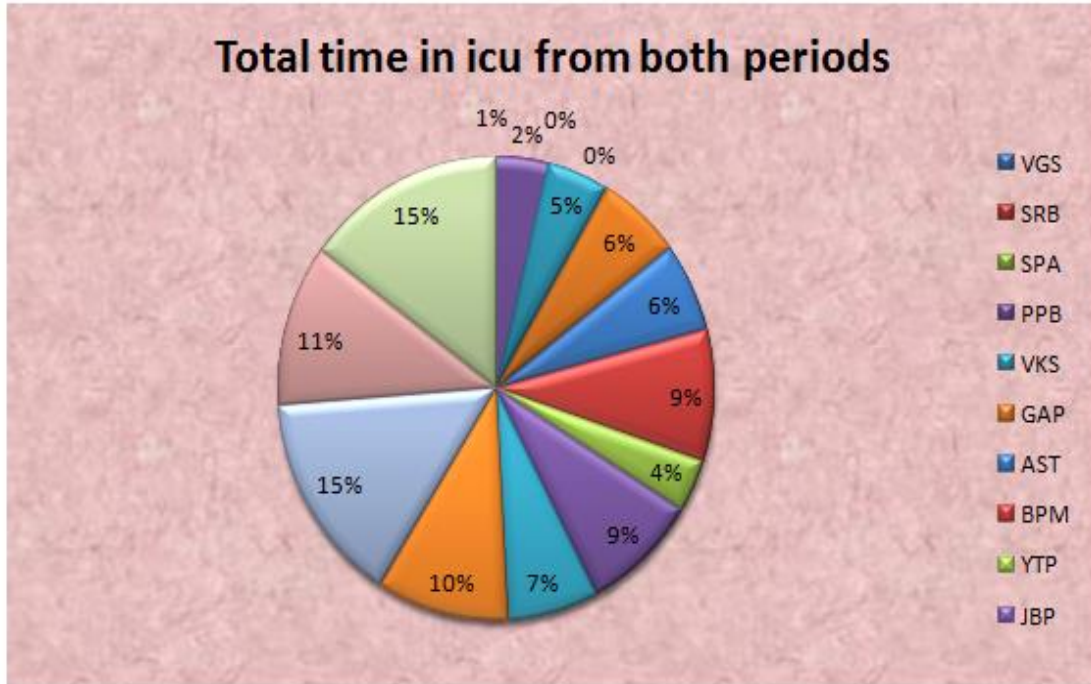
SOURCE-PRIMARY

FIGURE 3: Share of icu time among technicians in period 2 over 28 days



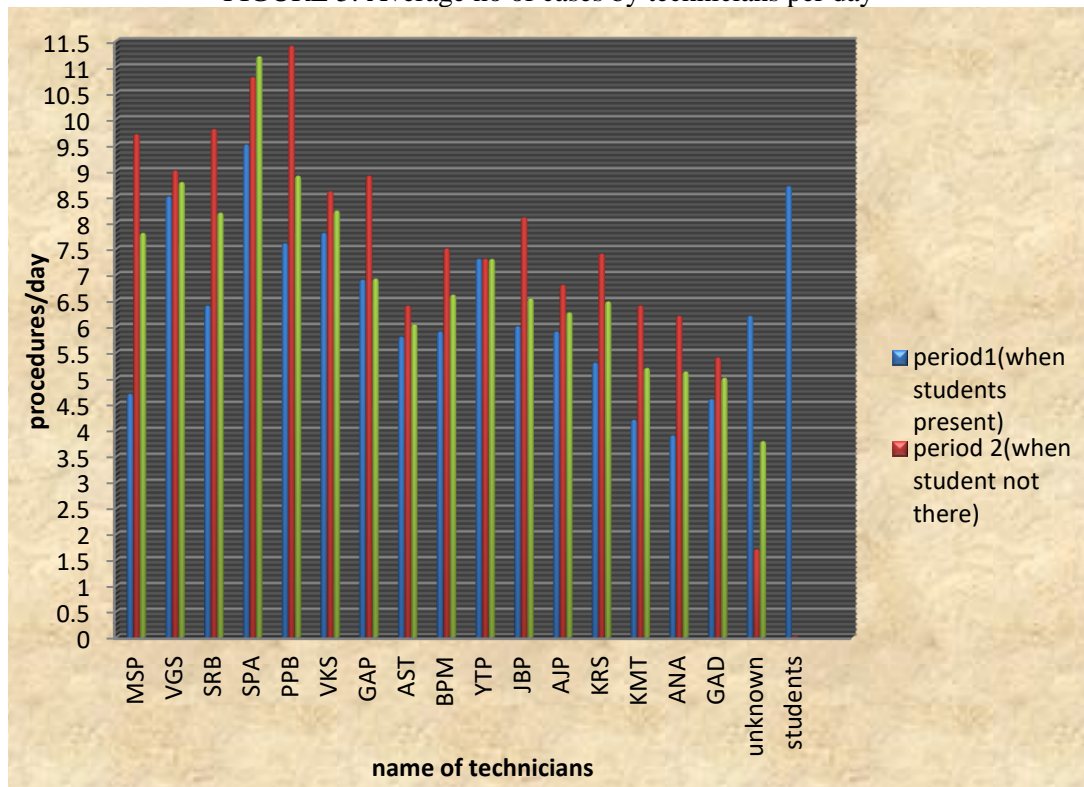
SOURCE-PRIMARY

FIGURE 4: Share of time among technicians in icu (by considering both the time periods)



SOURCE-PRIMARY

FIGURE 5: Average no of cases by technicians per day



SOURCE- PRIMARY

## 6. ANALYSIS

### 6.1. ANALYSIS ON THE BASIS OF THE ASSUMPTION THAT AKD UNIT RUNS TO ITS FULL CAPACITY (100% OCCUPANCY) EVERYDAY

The AKD unit @ 14 patients in each of the 4 shifts caters to 56 patients daily. Each of the cases will have 1 start and termination procedure of the machine. Thus there are in total 56 start and 56 termination procedures per day or 112 procedures per day. So if 16 technicians present then there should be 7 procedures per technician per day. But if we take into account few absentees then the figures changes in this study we will try to look at different scenarios in this regard



Table 8: Ideal time and actually observed time for various procedures

ANALYSIS OF PROCEDURES	Ideal	Actually observed	Explanation
Total procedures per day	112		
Avg procedures per technician in period 1 if all 16 work (excluding students)	7	6.03	Due to presence of students and unknown procedures
Avg procedures per technician if all 16 work in period 2	7	6.7	Due to unknown procedures
avg procedures in period 1 per technician@1.56 leaves per day		7.28	
avg procedures in period 1 per technician@3 leaves per day		8.25	

FIGURE 6: Average procedures per technician

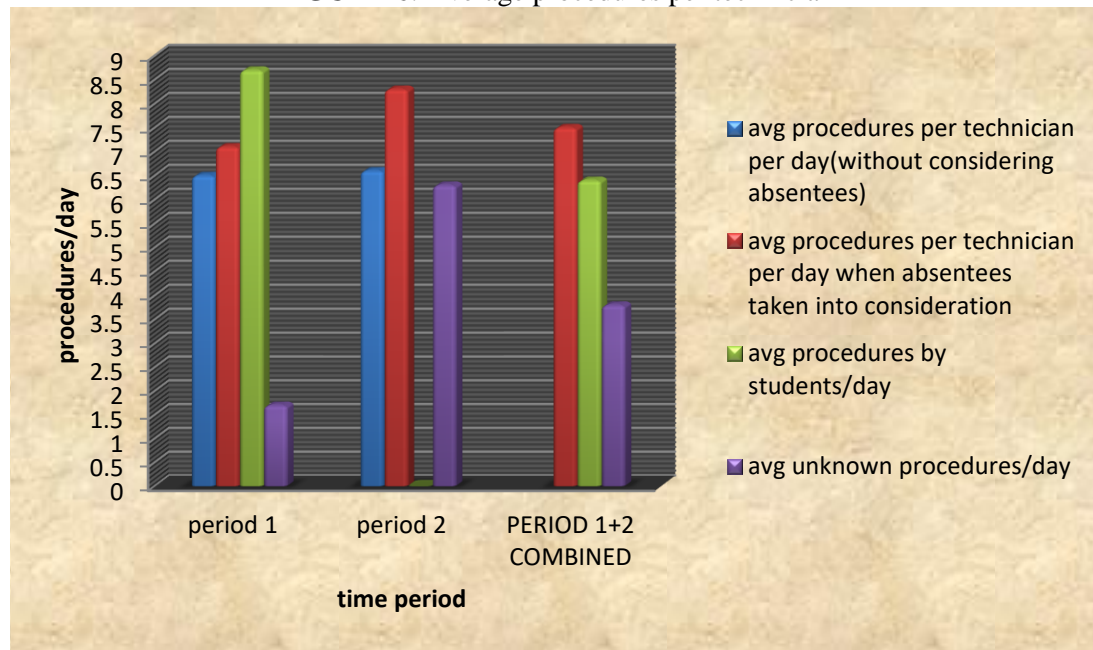


Table 9: Total procedures/technician per day in period 1 (leaves considered)

Technician	Avg procedures in period 1(U)	No of days went to icu/24days	Total time in icu in pd 1 (Y)	total days when absent(out of 24) (X)	So avg time in icu per day in period 1 (in min) $Z=Y/(24-X)$	Converting icu time in no of procedures $V=Z * 7.28/480$	Total procedures(U+V)
VGS	8.5	1	0	4	0	0	8.5
SRB	6.36	3	450	2	20.5	0.31	6.67
SPA	9.52	0	0	1	0	0	9.52
PPB	7.61	0	0	1	0	0	7.61
VKS	7.77	6	780	2	35.5	0.54	8.31
GAP	7.02	10	420	4.5	21.5	0.33	7.35
AST	5.95	12	405	1	17.6	0.27	6.22
BPM	5.58	16	1350	0	56.3	0.85	6.43
YTP	7.3	5	690	4.5	35.4	0.54	7.84
JBP	5.96	11	1425	0	60	0.9	6.86
AJP	5.91	6	1485	2.5	69.1	1.05	6.96
KRS	5.35	14	1785	2.5	83.2	1.26	6.61
KMT	4.23	15	3120	2.5	145.1	2.2	6.43
ANA	3.86	10	2595	2	118	1.79	5.65
GAD	4.596	16	2910	0.5	123.8	1.88	6.48
Unknown	6.25						

Source: Primary

Table10: Total procedures per technician per day in period 2 taking leaves into consideration ,plus converting icu time into number of procedures

Technician	Avg procedures in period 2 (U)	No of days went to icu/28 days	Total time in icu pd 2 (Y)	totoal days when absent(out of 28) (X)	So avg time in icu per day in period 1(in min)Z=Y/(28-X)	Converting icu time in no of proceduresV=Z*7.2 8/480	Total procedures (U+V)
VGS	9	0	430	3	17.2	0.3	9.3
SRB	9.8	4	515	3	20.6	0.35	10.15
SPA	12.5	0	150	0.5	5.5	0.1	12.6
PPB	11.4	0	0	16	0	0	11.4
VKS	8.6	6	1050	2.5	39.6	0.68	9.28
GAP	6.84	3	2050	3	82	1.41	8.25
AST	6.11	4	2040	2	78.4	1.35	7.46
BPM	7.52	8	2280	1	84.4	1.45	8.97
YTP	7.33	4	765	19	85	1.46	8.79
JBP	7.2	9	1965	5.5	87.3	1.5	8.7
AJP	6.75	8	1215	12	75.9	1.3	8.05
KRS	7.42	12	2085	2	80.2	1.38	8.8
KMT	6.04	15	2775	3	111	1.91	7.95
ANA	6.19	15	2040	2	78.5	1.35	7.54
GAD	5.43	16	2985	5	129.7	2.23	7.66
UNKNOWN	1.7						

Source: Primary

6.2. ANALYSIS USING RANKING OF THE TECHNICIANS IN BOTH PERIODS AND THEIR JUSTIFICATION FOR POOR PERFORMANCE

Table 11: Ranking of the technicians in period 1 and their justification for poor performance

Rank	Rank in period 1(from raw with icu time taken)	Total days of leave in pd 1	Period 1(with leave considered and icu time taken)	Justification for pd 1
1	SPA(9.22)	1	SPA(9.52)	
2	VKS(7.79)	2	VKS(8.3)	
3	VGS(7.35)	4	VGS(8.5)	
4	PPB(7.2 5)	1	PPB(7.6)	PPB involved as a teaching faculty
5	JBP(7.2)	0	JBP(6.89)	JBP into icu frequently
6	GAP(7.01)	4.5	GAP(7.35)	GAP-cannot be justified
7	AST (7)	1	AST(6.22)	
8	BPM(6.98)	0	BPM(6.43)	BPM doing research activity
9	YTP(6.4)	4.5	YTP(7.84)	YTP in research activity
10	GAD(6.39)	0.5	GAD(6.48)	GAD maximum icu may not bedocumented
11	SRB(6.16)	2	SRB(6.67)	
12	KRS(6.11)	2.5	KRS(6.61)	Icu on off
13	AJP(6.06)	2.5	AJP(6.96)	Icu on off
14	KMT(5.54)	2.5	KMT(6.43)	Frequent leave,most no of leaves
15	ANA(4.83)	2	ANA(5.65)	Lot into icu
16	MSP(3)	9	MSP(4.7)	Teaching, nursing procedure

Source : Primary

NOTE- Poor performance is defined as performance less than 7.28 procedures per day per technician in period 1 and 8.25 procedures per day per technician in period 2

### 6.3. ANALYSIS OF PERFORMANCE IN PERIOD 1 BY TAKING INTO CONSIDERATION BOTH AVG NO OF PROCEDURES AND ICU TIME SEPERATELY

TABLE13: Average procedures and icu time of each employee in period 1

Technician	Avg procedures in period 1(U)	No of days went to icu/24days	Total time in icu in pd 1 (Y)	Totoal days when absent(out of 24) (X)	So avg time in icu per day in period 1(in min)Z=Y/(24-X)
VGS	8.5	1	0	4	0
SRB	6.36	3	450	2	20.5
SPA	9.52	0	0	1	0
PPB	7.61	0	0	1	0
VKS	7.77	6	780	2	35.5
GAP	7.02	10	420	4.5	21.5
AST	5.95	12	405	1	17.6
BPM	5.58	16	1350	0	56.3
YTP	7.3	5	690	4.5	35.4
JBP	5.96	11	1425	0	60
AJP	5.91	6	1485	2.5	69.1
KRS	5.35	14	1785	2.5	83.2
KMT	4.23	15	3120	2.5	145.1
ANA	3.86	10	2595	2	118
GAD	4.596	16	2910	0.5	123.8
UNKNOWN	6.25				

SOURCE- PRIMARY

### 6.6.ANALYSIS OF ANY RELATION BETWEEN WORK EXPERIENCE AND PERFORMANCE

TABLE 16: Relation between experience in akd unit of this hospital and performance

Technician	Total no of years working in AKD unit, Hinduja	Overall Avg No of Procedures in both periods	So avg time in icu per day in period 1 and 2(in min)
VGS	18	8.78	9.5
SRB	15	8.19	20.5
SPA	15	11.2	3
PPB	10	8.9	0
VKS	10	8.23	38.5
GAP	10	6.92	55.5
AST	8	6.04	49.9
BPM	8	6.61	71.2
YTP	8	7.298	51
JBP	8	6.54	72.9
AJP	7	6.27	72
KRS	5	6.48	81.5
KMT	4	5.2	126.7
ANA	1	5.13	93.4
GAD	1	5.01	126.7

SOURCE-PRIMARY

From above table 8 it seems that few of the seniors ( $\geq 8$  yrs) are performing well ( $> 7.5$  procedures per day) in terms of max number of procedures or time spent in ICU ( $> +81.5$  min) except technician GAP, AST, BPM, YTP, JBP

## 7. RECOMMENDATIONS AND CORRECTIVE ACTION PLAN

### 7.1.RECOMMENDATION REGARDING NO OF PROCEDURES BY EACH TECHNICIAN

After deliberations with senior technical staff it was decided that

If 13 technicians are present (including the asst manager)

#### Total procedures in Morning shift(7-3pm)

14 start and 14 terminations from 1<sup>st</sup> batch of patient + 14 start and 12 terminations from 2<sup>nd</sup> batch of patients + 8 start from 3<sup>rd</sup> batch = 62 procedures

Total technicians in morning shift = 1 (6-2) + 5(7-3) + 1(9-5) = 7 (including asst manager)

Now if 2 people are considered to be busy with icu procedures and they are doing 6 procedures per day(5.5 is the avg no of procedures done by GAD and KMT each with 126.7 min of icu per day)

So procedures done by 2 technician at ICU is  $6+6=12$

Further if we take into consideration various duties of asst manager like patient scheduling, overall supervision ,research activities, taking classes for students and thus assign 5 procedures per day for him.

Thus remain technicians(excluding 2 at icu and asst manager) =4 technicians in morning shift.

No of procedures that needs to be done by them is  $62-12-5=45$

**So each technician(excluding those gone to icu) needs to do  $45/4=11$  procedures per day in morning shift.**

**In afternoon shift (3-11)**

a2 term from 2<sup>nd</sup> batch of patient + 6start and 14 termination from 3<sup>rd</sup> batch of patient + 14 start and 14 terminations from 4<sup>th</sup> batch of =50 procedures

Total technicians in afternoon shift= $1(2-10)+5(3-11)=6$

Now if 2 people are considered to be busy with icu procedures and they are doing 6 procedures per day(5.5 is the avg no of procedures done by GAD and KMT each with 126.7 min of icu per day)

So procedures done by 2 technician at ICU is  $6+6=12$

Thus remain technicians(excluding 2 at icu) =4technicians in afternoon shift.

No of procedures that needs to be done by them is  $50-12=38$

***So each of technician(excluding those gone to icu) should do=10 procedure per day in afternoon***

***So recommended no of procedures in morning shift is 11 procedures by each technician(not going to icu) and 6 procedures by those going to icu.***

***Recommended no of procedures in afternoon shift is 10 procedures by those technicians not going to icu and 6 procedures by those going to icu.***

**7.3. Recommendation regarding maintainace of records(records of procedures done by each technician)**

Currently the records are maintained in the form of a register which is filled on daily basis by one technician at the end of the day.

**Issues found with the register and recommendation to address them are as follows**

Issues	Recommendation
1) The entries are overwritten	Put cello tape over entries once they are written, further whoever is assigned the responsibility to write the register must sign so that he can be held responsible for overwriting.  If one has any grievance/issue with the entries that he should contact the person who has done the entries.  Changes if needs to be made should be done and then countersigned by the person who has done the entry for that particular date
2) Many times entries are tampered with as the copy is accessible to everyone	Keep the copy under lock and key system.  Or we can abandon the system of hardcopy and can shift to soft copy of this(one technician will be assigned to do it on rotation basis) and then mail it to asst manager, then no one can tamper it
3) Sometimes few entries are left vacant	Too much load on the person who is doing this job at the end of the day causes this and he ends up doing the job casually.  So we can divide the job of filling the register between 2 person.one doing it for the technicians of morning shift at 3pm and the other one doing it at 11 pm. Then load will be less on each of them.

4) Issue of too many unknown procedures	<p>The technicians do not fill the columns of the patient booklet. This leads to so many unknown procedures.</p> <p>So technicians must be repeatedly told of the need to fill it as it would be their loss if they do not fill it with their names as then the avg no of procedures done by them will be less.</p>
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**7.4. Recommendation regarding issue of efficiency of technicians**

In order to promote efficiency and higher productivity following steps be taken

Recommendations	Impact
<p>Award best employee every month(put their pictures on notice board)</p> <p>One award to the technician doing max avg procedures /day and one award to the technician doing max avg hours of icu per day along with max procedures</p>	It will bring competitiveness among them, will also encourage those already doing good work by recognising them.
Monthly statistics of performance of each employee be put in the notice board	It will help them to assess their own performance.
Allot 3 machine to each technician. He will be responsible to do all the start and termination of that machine	It will make them accountable and will lead to equitable distribution of the work
Warning to underperformers who are underperforming (below the stipulated avg for 2 consecutive months)	This will help the administration to deal with underperformers in a better way due to presence of adequate evidence(data)
Repeated poor performers	Take their commitment(towards improving performance) in writing

**8. CONCLUSIONS**

According to the findings of the study, it is found that the time period when students were there was relatively less hectic for technicians as they were doing only 7.29 procedures in period 1, which increased to 8.25 per technician per day when the students left. Thus each technician was doing at least 1 procedure more in period 2. But in both period 1 and 2 there has been wide variation in efficiency of the technicians. While the top performer was doing 9.5 procedures per day in period 1 it increased to 12.5 in period 2.

It seems from above data that while some of the technicians have risen to the occasion of increased load in the 2<sup>nd</sup> period(due to absence of students and increased number of leaves) and have increased their performance in adaptation to the situation the others have not taken the burden of the changed scenario in period 2.

So while few technicians have risen to the occasion of increased workload and has taken the burden of additional responsibility some other have failed to show the same spirit

So there is a need for these few technicians(poor performers) to improve their performance in consonance with the situation so that the burden is equally distributed among all the technicians.

Further there has been an increase in no of leaves in period 2 compared to period 1.no of leaves doubled in period 2(from 1.56 to 3).This also added to the load of procedures per technician.

One important limitation of the study is that due to the small sample of technicians and study limited to only 1 hospital the study results may not be generalisable to other dialysis facility with different set of external and internal factors.

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**IMPACT OF ONLINE PROMOTION VIA SOCIAL MEDIA ON WOMEN'S BUYING BEHAVIOUR  
ATTITUDE - A STUDY MADE ON APPAREL PRODUCTS**

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**ABSTRACT**

*Women are the main focus group for every marketer whenever they decide to promote their products via online medium especially through social media platforms. The recent studies and data shows from popular social media platforms like Facebook, Twitter, YouTube, LinkedIn, Snapchat and Pinterest that their major users are women compare to males. Social media is growing at an explosive rate but to which extent this platform is making sense or reaching the need of the companies and end consumer is yet to be cleared. Now a day, Social media tools are superb channels for marketers to reach consumers. Social media is really important for marketers because it allows them to dialogue directly with consumers, which in turn engages consumers directly with company brands. There is no doubt that the companies get a true, direct, one to one interaction with the customers. This paper aims at finding the existence of women users on these platforms for apparel buying and their significant relationship between the usage patterns of social media websites. A randomly selected sample of 90 women respondents from Delhi and NCR city for the study is taken where questionnaire was the main tool to collect data from the selected sample respondents.*

*Keywords: Social media, online advertisement, women buying attitude, online marketing and apparels.*

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**INTRODUCTION**

Consumer behaviour is a process of selecting a product or service going through a proper channel of need identification, searching of alternatives, choosing the best alternative, pre-purchase and post purchase behaviour disposition. This topic behaviour of consumer is the central topic for every marketing tactic and for every marketer to understand it crucially for their brand success in the market. Every consumer owns his or her own set of needs and requirements and hence the choice of selection and preferences among them also differs. The buying process itself is a learning experience and can lead to a change in attitudes (**Politz 1958**). Thus, attitudes do not automatically guarantee all types of behaviour. They are really the product of social forces interacting with the individual's unique temperament and abilities.

In current scenario the marketing environment for consumer is totally changed from the traditional set of doing marketing. Now the era of internet marketing is started and which has assumed a huge importance and success among consumers. Due to the availability of popular social media platforms and their popularity among masses has made this medium a super success for the marketers. When we are talking about these online marketing platforms many research and survey showed that maximum number of users on such platforms is females compare to males. This trend is clearly making ways for the marketers to target their women audiences and influence their buying behaviour for online purchase of their products. By using this platform marketers can directly connect with their end audiences and can also increase their potential consumer base by the way of feedbacks and reviews given by consumers on these websites. So, we can say the use of social media for doing online marketing promotion of products is complementing all in positive sense whether connected directly or indirectly via this channel.

**REVIEW OF LITERATURE**

**Ward (1974)**:-Consumer socialization theory predicts that communication among consumers affects their cognitive, affective, and behavioral attitudes.

**Sliva, Bhuptani, Menon & D'Sliva (2011)**:- An attempt has been made by them to understand the usage pattern of social media among youth in the city of Mumbai and also aimed at assessing the influence of social media on the buying behaviour of consumer. Results of the study indicated that social media is a very important instrument for networking among youngsters.

**Dash (2011)** explored the important factors applicable for online marketing knowledge and awareness, the basic purpose of use and usage of social networking sites and concluded that maximum college students are well aware about different social networking sites and their use & popularity is increasing. Hence, it is serving as a very good medium to connect students. Therefore, doing marketing with the help of such sites can play an important role for online marketing promotion but it is also necessary to ensure quality of product since user groups of these websites are educated.

**Hanna, Rohm, & Crittenden (2011):-** The unique aspects of social media and its immense popularity have revolutionized marketing practices such as advertising and promotion. **Mangold&Faulds (2009):-**Social media has also influenced consumer behavior from information acquisition to post-purchase behavior such as dissatisfaction statements or behaviors and patterns of Internet usage (*Ross et al., 2009; Laroche et al., 2012*).

**Chitra Narayan, Business Line-Brand Line,** analyses the measurement of visitors to social Medias by Nielson and comScore in her article: “Measure **for Measure**”. Article gives the industry experts an opinion about the effectiveness of the social media platform and this article at the end say "with ‘Well, there's no end to the numbers game, it seems’.

**According to Weinberg:-** The social media marketing is a process that empowers individuals and companies to promote their products or services, websites through online social channels and to communicate with and capture into a much larger community that may not have been available by traditional advertising channels.

**According to Retail Industry report 2013:-** The share of organized retail is 8% of the total retail market and is expected to gain a higher share in the growing pie of the Indian retail market. **Evans** said that the influence of social media is larger in the beginning stages of the buying process. The Users of social media platforms have the opportunity to read about other consumers previous experiences with the online store or specific product details. This can lead to getting the users attention, raising interest for the mentioned product or an actual desire to go and purchase the item.

**In a study Goldsmith (2002)** examining the personal characteristics of frequent clothing buyers, two demographic variables, age and sex were associated with buying. The study also found that women reported buying more than men did and younger consumers’ more than older ones.

**T. Ravikumar (2012),** attempted to study the impact of visual media advertisements on women consumers buying behaviour in Chennai city. It was found that women consumers attitude towards visual media advertisements and women consumers buying behavior are directly related with each other. Advertising value is closely related with women consumer’s attitude towards visual media advertisements.

**Dr. SriparnaGuha (2013)** conducted a research study on “The changing perception and buying behaviour of women consumer in Urban India”. The working women segment has significantly influenced the modern marketing concept. The objective of the paper was to identify the changing perception and comparison of buying behaviour for working and non-working women in Urban India. It suggests that women due to their multiple roles influence their own and of their family members’ buying behaviour. The study also reveals that working women are price, quality and brand conscious and highly influenced by the others in shopping.

**Mintel, (2008)** initiates that “20-24 and 25-34 age groups are of utmost importance to the marketers as women are less anxious about quality than style in their clothing. **Euromonitor, (2007)** insists that in terms of spending on clothing, age is a stronger determinant of women’s budget than their socio-economic status.”

**Ashwin Kumar (2011)** conducted a research on “Indian Women’s Buying Behavior & their Values for the Market” In this he paper examined the buying behavior of Indian women & their values for the market and the analyses of the study shown that Indian women are playing a new role as a facilitator. As previously, the Indian women were concentrated on purchases that were based on family needs and wants.

## RESEARCH METHODOLOGY

### Objectives of Research

- To examine the link between demographic factors and attitudes of women consumers towards promotion of apparel products through online marketing via social media platforms.
- To examine the attitudes of women towards promotion of apparel products online.
- To offer useful suggestions.

### Hypothesis of the study

Following are the hypothesis of present study:

- H0; No link between demographic factors and attitude of women consumers towards online promotion.  
H1; Link exist between demographic factors and attitude of women consumers towards online promotion.
- H0; No link between age and type of attitude of women consumer towards online promotion of apparel product.



H1; Link exist between age and type of attitude of women consumer towards online promotion of apparel product.

- H0; No link between marital status and type of attitude of women consumer towards online promotion of apparel product.

H1; Link exist between marital status and type of attitude of women consumer towards online promotion of apparel product.

- H0; No link between occupation and type of attitude of women consumer towards online promotion of apparel product.

H1; Link exist between occupation and type of attitude of women consumer towards online promotion of apparel product.

- H0; No link between income and type of attitude of women consumer towards online promotion of apparel product.

H1; Link exist between income and type of attitude of women consumer towards online promotion of apparel product.

- H0; No link between age and reasons for liking and disliking of online promotion.

H1; Link exist between age and reasons for liking and disliking of online promotion.

- H0; No link between age and women consumers attitude towards online endorsements.

H1; Link exist between age and women consumers attitude towards online endorsements.

- H0; No link between age and women consumers attitude towards online promotion ads appeal.

H1; Link exist between age and women consumers attitude towards online promotion ads appeal

## Research Methodology

### SAMPLE SIZE BIFERCATION

1. Based on age
2. Based on occupation
3. Based on income
4. Based on marital status

Note: - 3 categories: 15-25 years, 25-35 years, and 35-45 years.

Each category of sample size 30

Total sample size of 90 women.

Duration of communication tracking: 20 days

This study is based on both primary and secondary data. Primary data was collected through questionnaire. Questionnaire was the main tool used to collect data from the selected 90 respondents in Delhi/NCR city. For secondary data books and journals are referred. The sample size is 90. The statistical tools like tabulation, percentage, classification, average, likert five point scale and chi square are used in the present study.

Chi square test is used to test the association between demographic factors and attitudes of sample respondents towards online promotion of apparel product in online promotion. Likert five point scale is used to assess the type of attitude of women consumers towards online promotion of apparel product online promotion. Likert five point scale is used to assess the data. The score are assigned to the Likert scale; 5 for strongly agree, 4 for agree, 3 for neutral, 2 disagree, 1 strongly disagree. Total score is  $15(5+4+3+2+1=15)$  and the expected mean is 3 ( $15/5$ ). The actual mean is calculated based on the Likert point scale and compared with the expected mean. If actual mean exceeds the expected mean (i.e. more than 3) the attitude is positive, otherwise the attitude is negative towards online promotion of apparel product in online promotion.

Formulae used:

Average =  $E_x/n$

$$chi - square (x^2) = \{(oj - Ei)^2\}/Ei$$

Where  $O_i$  = observed frequency

$E_i$  = expected frequency

### Scope of the study

- The present study focuses mainly on the analyses of the link between demographic factors and attitude.
- The type of attitude of women consumers towards online promotion of apparel product on various social media websites.

### DATA ANALYSIS: RESULTS AND DISCUSSION

The data obtained were tabulated and analyzed by using statistical techniques like Mean and Chi square test. On the basis of analysis and interpretation of data, conclusions were drawn.

**Table1: Age and type of attitude of women consumers towards online promotion of apparel products**

Age	Very	Good	Average	Poor	Very	Total
15-25	10	8	6	4	2	30
25-35	9	11	6	3	1	30
35-45	8	9	10	2	1	30
<b>Total</b>	<b>27</b>	<b>28</b>	<b>22</b>	<b>9</b>	<b>4</b>	<b>90</b>

Table 1 shows that calculated value of Chi Square is 3.34 and the table value of chi square at 5 percent level of significance for 8 degree of freedom is 15.51.

It is clear that the calculated value of chi square is less than the table value and therefore, null hypothesis is accepted and alternative hypothesis is rejected, so there is no link between demographic factors and attitude of women a consumer towards online promotion.

**Table2: Occupation & type of attitude of women consumers towards online promotion of apparel products**

Occupation	Very	Good	Average	Poor	Very Poor	Total
Student	12	10	7	1	--	30
Working	14	11	5	--	--	30
House wife	5	10	6	5	4	30
<b>Total</b>	<b>31</b>	<b>31</b>	<b>18</b>	<b>6</b>	<b>4</b>	<b>90</b>

Table 2 shows that calculated value of Chi Square is 19.72 and the table value of chi square at 5 percent level of significance for 8 degree of freedom is 15.51.

So the calculated value of chi square is more than table value, so the null hypothesis is rejected and alternative Hypothesis is accepted, so there exists a link between age and type of attitude of women consumer towards online promotion of apparel product.

**Table3: Marital status & type of attitude of women consumers on online promotion of apparel products**

Marital	Very	Good	Average	Poor	Very	Total
Married	4	10	28	2	1	45
Unmarried	5	12	25	3	--	45
<b>Total</b>	<b>9</b>	<b>22</b>	<b>53</b>	<b>5</b>	<b>1</b>	<b>90</b>

Table 3 shows that calculated value of Chi Square is 1.66 and the table value of chi square at 5 percent level of significance for 4 degree of freedom is 9.49.

It is clear that the calculated value of chi square is less than the table value and therefore, null hypothesis is accepted and alternative hypothesis is rejected, so there is no link between marital status and type of attitude of women consumer towards online promotion of apparel product.

**Table4: Family income & type of attitude of women consumers on online promotion of apparel products**

Family	Very good	Good	Average	Poor	Very	Total
Up to 15000	4	8	18	--	--	30
Up to 25000	3	8	15	2	2	30
Up to 35000	14	7	2	4	3	30
<b>Total</b>	<b>21</b>	<b>23</b>	<b>35</b>	<b>6</b>	<b>5</b>	<b>90</b>

Table 4 shows that calculated value of Chi Square is 8.11 and the table value of chi square at 5 percent level of significance for 8 degree of freedom is 15.51.

So the calculated value of chi square is more than table value, so the null hypothesis is rejected and alternative Hypothesis is accepted, so there exists a link between occupation and type of attitude of women consumer towards online promotion of apparel product.

**Table5: Age and reasons for liking online promotion of apparel products**

Age	Attractive	Informative	Uniqueness	Lack of	Total
15-25	20	4	6	--	30
25-35	14	8	6	2	30
35-45	11	8	8	3	30
<b>Total</b>	<b>45</b>	<b>20</b>	<b>20</b>	<b>5</b>	<b>90</b>

Table 5 shows that calculated value of Chi Square is 7.6 and the table value of chi square at 5 percent level of significance for 6 degree of freedom is 12.59.

It is clear that the calculated value of chi square is less than the table value and therefore, null hypothesis is accepted and alternative hypothesis is rejected, so there is no link between income and type of attitude of women consumer towards online promotion of apparel product.

**Table6: Age and reasons for disliking online promotion of apparel products**

Age	Unrealistic	Indecent	Difficult to	Fake products	Total
15-25	10	4	6	10	30
25-35	8	6	5	11	30
35-45	8	7	8	7	30
<b>Total</b>	<b>26</b>	<b>17</b>	<b>19</b>	<b>28</b>	<b>90</b>

Table 6 shows that calculated value of Chi Square is 2.80 and the table value of chi square at 5 percent level of significance for 6 degree of freedom is 12.59.

It is clear that the calculated value of chi square is less than the table value and therefore, null hypothesis is accepted and alternative hypothesis is rejected, so there is no link between age and reasons for liking and disliking of online promotion.

**Table7: Age and women consumer attitude towards online promotion endorsement**

Age	Sports	Film star	Expert	Common men	Total
15-25	8	15	6	1	30
25-35	7	12	9	2	30
35-45	4	6	18	2	30
<b>Total</b>	<b>19</b>	<b>33</b>	<b>33</b>	<b>5</b>	<b>90</b>

Table 7 shows that calculated value of Chi Square is 12.68 and table value of chi square at 5 percent level of significance for 6 degree of freedom is 12.59.

So the calculated value of chi square is more than table value, so the null hypothesis is rejected and alternative Hypothesis is accepted, there exists a link between age and women consumers attitude towards online endorsements.

**Table8: Age and women consumer attitude towards online apparel promotion ad-appeal**

Age	Emotional	Luxurious	Sex-appeal	Informative	Total
15-25	5	12	8	5	30
25-35	2	14	6	8	30
35-45	6	7	5	12	30
<b>Total</b>	<b>13</b>	<b>33</b>	<b>19</b>	<b>25</b>	<b>90</b>

Table 8 shows that calculated value of Chi Square is 8.06 and table value of chi square at 5 percent level of significance for 6 degree of freedom is 12.59.

It is clear that the calculated value of chi square is less than the table value and therefore, null hypothesis is accepted and alternative hypothesis is rejected, so there is no link between age and women consumers attitude towards online promotion ads appeal.

## **FINDINGS**

Followings are the main findings of the present study:

- There is no link between demographic factors and attitude of women consumers towards online promotion.
- There exists a link between age and type of attitude of women consumer towards online promotion of apparel product.
- There is no link between marital status and type of attitude of women consumer towards online promotion of apparel product.
- There exists a link between occupation and type of attitude of women consumer towards online promotion of apparel product.
- There is no link between income and type of attitude of women consumer towards online promotion of apparel product.
- There is no link between age and reasons for liking and disliking of online promotion.
- There exists a link between age and women consumers attitude towards online endorsements.
- There is no link between age and women consumers attitude towards online promotion ads appeal.

## **CONCLUSION**

Online promotion whether that is meant for men or women assuming importance especially via the platforms of social media. Companies are changing their traditional outlook of marketing and promotion and putting their presence on these social media platforms to gain access among consumers and creating a brand image through online promotion and selling of their products in the market. If business firms really need to excel in the market in today's time than they must place themselves among these social media channels in the form of an online business portal and start creating their unique brand image to the consumers who all are fascinated from the magic of social media and the online marketing made through such mediums. So, on the basis of this study and result we can conclude that the online marketing and promotion together with the social media channels are creating milestones in the industry of marketing and creating new benchmarks every day.

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## A STUDY OF THE EFFECT OF BACKGROUND MUSIC ON ATTITUDE FORMATION

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### ABSTRACT

*The research paper is about how background music affects consumer perception and attitude change. The author believes that music is a chemistry of controllable elements which can affect human behaviour. It goes through an experiment where the subjects are treated to a music piece before going to the main experiment. The result is that the subjects have an altered perception and attitude towards the product.*

*Keywords: Attitude, Affective, Background Music*

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### INTRODUCTION

Music has always been a part of the Indian culture. In advertising industry, in the late 1980s, the "singing commercial" had become standard practice. Nirma's historic "Washing Powder Nirma" jingle became a hit. Musical ads made a graceful transition to Indian television in the 1980s, and they continue to play an important role in broadcast advertising today. For Bollywood, musical scores also became a very crucial factor for attracting movie goers. Classical melodies from LataMangeshkar are still listened by a lot of people who attach nostalgic moods with it. But at the same time the younger crowd is attracted to fast rhythmic songs like "Munni" which have hedonic attributes associated with them. Indian Music continues to dominate a relatively large space in the consumers' mind which becomes the first source of association with any brand or product. As Gordon(1990) has said, Music is not simply a generic sonic mass, but rather a complex chemistry of controllable elements. A study of the relationships between the elements and the responses created by them has been a constant body of research.

The research proposal is concerned with the use of background music in audio advertisements as an external stimuli and to study the perceived value and change of attitude formation for the brand / information with respect to the change in external stimuli. The proposal is to subject the listener to a particular music, classified by controllable elements and then study the change in perception and attitude formation in the subjects.

This study examines the possible link between the use of programmed background music and behavior, specifically, consumers listening to radio commercials. Initial investigations for the study have shown that the perception of the listener can be modified even before the consumer learns about the product or brand which is about to be advertised.

The main treatments which have been adopted for the initial investigation was one classical music symphony. "Adante di molto" (Krauss) [low pitch, slow rhythm and consonant harmony with low volume]

Other factors that have been found to significantly influence music preference are age and country of origin (LeBlanc et al., 2000). Hence a relatively unknown symphony was chosen.

The tempo and pitch was selected as the independent variables for the preliminary investigation for this research to find out whether, in fact, a link existed between music tempo/pitch and human behavior.

The Overall Objectives of the research was to establish a model for showing the relation between background music and change in affective component of attitude.

But there are specific objectives which need to be fulfilled in order to reach a desired effect. The following are some of the points:

1. To identify factors which establishes that background music contributes to change in attitude
2. To identify external stimuli other than music parameters contributing to attitude change
3. To establish that Background music contributes to change in affective component of attitude formation

### THE INITIAL SURVEY

A sample survey was conducted among a focused group after listening to the music and verbal communication. The purpose of the survey was to provide an extensive knowledge on the quantifiable effect of music parameters on the attitude formation of consumers. The Cross section of the survey collected information from a stratified group of individuals who were segmented based on the following parameters and *sampling design* had been based on Age, Income and Education.

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Since stratified random sampling was not possible, convenience sampling was conducted.

The group was then shown a visual of a particular brand of phone.

The product for the duration of the study has been identified as a mobile phone with standard specifications. The brand of the product will not be disclosed to prevent biasness due to brand value.



(Google, 2015)

A brand without name has been taken so that the effect of already formed attitude toward the brand is eliminated. Here the product will be known as Product X.

Also the product price has been hidden in order to remove biasness due to socio-economic factor.

### RESULTS OF THE INITIAL SURVEY

While comparing the results of the initial survey we found out that there was a slight increase in the likeability of the product among the candidates when they were listening to the music piece. This may be explained by the fact that background music plays a role in defining the character of the product which is taken into consideration.

Also there is a slight increase in the likeability of the product and the likelihood of buying when given the features.

While comparing the results we noticed that presence of background music had increased the positive attitude of the customer towards the product before the subject even knew the product specifications and hence the final attitude of subjects exposed to background music is higher than the group not exposed to background music.

The experiments also prove that background music influences the affective component of the attitude.

The behavioural part of the customer is unpredictable as to the buying behavior of the customer. This is because of the fact that buying also depends on various other factors viz. economic and socio economic factors.

The preliminary investigation revealed that music does play a role in constructing an attitude in the buying behavior of the consumers.

### DISCUSSIONS AND IMPLICATIONS

The Initial investigation has revealed that the background music has a observable effect on the liking part of the affective component. Even though the experiment fails to identify the preference of the subject, the experiment clearly shows that the subject has a more likeable probability for the product when there is a presence of background music.

The literature review also suggests that background music might not affect cognition but affective component has a probability of being changed. Similarly we are yet to experiment with the affective component when the background music has a low preference with the subject. In our experiment the subjects have liked the music and hence the positive feedback with the ratings of the product. What-if the music has a negative preference.

Future experiments will identify and explain the cause and effect relationship between various music stimuli and affective component of background music.

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## THE FOUNDING THEORIES OF CRIMINALITY ON ADULTRY

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A misplaced loyalty<sup>1</sup> towards a particular line of thought - say, positivism, realism *et al.* - is a grave disservice to the very subject of law. It has often turned out to be a deep malaise for many a philosopher who pruned their theories compromising on the ontological dimension of the subject matter; such strait-jacketed mode of theorization adds to the haziness already there in any epistemic pursuit.<sup>2</sup> Be that as it may, we may start by saying that the role of criminal law is to nip in the bud any act, which, cumulatively, has annihilating potential. The concern of law - and also that of morality - does require us to tighten the loosening fabric that structures the social life or what Hart calls 'the common form of life'.<sup>3</sup>

This being so, '[a] moral problem will be a problem that involves, in some important way, those vital interests or concerns that human beings have (or should have) as social creatures, and a moral reason will be a reason that links up a given act or practice to those interests and concerns.'<sup>4</sup> Thus, to maintain certain common form of social life, the political body/structure, through law - with an inter-disciplinary approach - should cull out following two things:

- (i) The vital interests and concerns of society, which exist and /or which ought to be there. The former is a more clear concern of law, while the latter is more of a product of the organic growth of society.
- (ii) To find out reasons - teleological justifications, or repudiation of behaviour *vis-à-vis* the above interests.

We need not, however, lose sight of the fundamental assumptions as to whether, we need to have a morally correct or coherent, collective life. And, the starting points for having such an order could be the 'natural forces' interspersed in our collection life like the 'five truisms' expounded by Hart.<sup>5</sup> Besides, the *a priori* notion of man's rational and moral constitution too is fundamental in understanding the concerns of criminal law.

### WHAT MAKES AN ACT CRIMINAL?

Any conceptual analysis of criminal law has, almost invariably, received a strong reverberation of the Austin's model of law *i.e.* command, obedience and sanctions. But to identify crime invariably with punishment is often misleading. In fact, the distinction between civil and criminal liability is a slippery swathe - to trek or tread. Stephen has responded to this perplexity as below:

'A law is a command enjoining a course of conduct.... A crime is an act of disobedience to a law forbidden under again of punishment. It follows from these definitions that all laws are in one sense criminal, for by definitions they must be commands and any command may be disobeyed... the notions of law and crime are thus in reality, correlative and coextensive.'<sup>6</sup>

Punishment is not akin to compensation - including even the exemplary ones; criminality lies somewhere else. 'There are three prominent starting places for thinking about criminal liability. In the pattern of manifest criminality, the point of departure is an act that threatens the *peace and order of community life*. In the theory of

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<sup>1</sup>. 'Loyalty and like it, patriotism and fidelity are good if properly tempered; like benevolence, they are virtue; like benevolence, they need to be based on a correct, or at least adequate vision of what is worthwhile - or what deserves our loyalty - and they must be tempered.' See further, for a detailed analysis of loyalty, and its similarity with the other terms like 'patriotism' and, more importantly for the present study, 'fidelity' *supra* note 30 at 1027.

On the face of it, 'loyalty' clearly seems to be a virtue; in a day-to day living, we praise the loyal wife, the loyal servant, the loyal friend etc. And if loyalty is inclusive of 'fidelity', is it not that fidelity, essentially a gender-neutral term, has been coloured with the stereotypical feminine attributes?

<sup>2</sup>. "[T]he goal of legal philosophy is to attain the most illuminating analysis of law, *not* to make sure that one keeps one's ideological credentials pure in order to merit a certain title for one's theory." *Supra* note 44 at 36.

<sup>3</sup>. *Supra* note 40 at 4.

<sup>4</sup>. *Supra* note 44 at 69.

<sup>5</sup>. See, *supra* note 24 at 194-98.

<sup>6</sup> Stephen cited in Francis G. Jacobs, *Criminal Responsibility* 3 (1971).

subjective criminality, the starting place is the actor's intent to *violate a protected legal interest* (emphasis given).<sup>7</sup>

The genesis of criminalization of an act lays in the idea of social rules of 'dos and don'ts'; Hart calls them as the 'primary rules' of conduct. Among these rules those which are found to be of serious implications - in the experiences of the prevailing social life - are elevated to the level of stricter approbation culminating into legal sanctions.<sup>8</sup> Few among these, without which the collective form of life would be jeopardized, transcend into the realm of state concern. Crime is one such concern where state manifests its authority decidedly. That is why 'crimes are wrongs in respect of which the execution of the court's judgment thereon is undertaken without the Crown being moved thereto or deflected therefrom by other party.'<sup>9</sup>

### POSITIVISTIC AND NORMATIVE APPROACHES

Generally, two broad views of crime are found in currency - first, an act is a crime *only when* law so declares, and second, no legislature can declare an act to be crime *unless it is so* in fact or in the nature of the thing. The former is called 'positivistic approach' and the latter is 'normative', which looks for justified prohibition. The present study is about understanding the normative approach; it is so in order to 'provide a way of evaluating legalistic uses of the power to criminalize by establishing criteria that are *internal* to the motive of crime itself' (emphasis given).<sup>10</sup> These two, rather disparate views of criminality, were earlier advocated by Aristotle.<sup>11</sup> But the problem of defining crime has just started here because the teleological conception of crime signals a fundamental difficulty *i.e.* scaling over the conflicting interests. In the case of adultery laws, this conflict is obvious *viz.* between the freedom to choose a partner and the institutional demand of marriage. In fact, the present study on adultery is more a kind of a 'prop' used to understand and analyse such conflicting interests that so starkly mark the understanding of crime. However, the following six criteria<sup>12</sup> could reasonably be accepted for imposing sanctions, which is the hallmark of any crime, and also one of the defining facets of crime itself.

<sup>7</sup>. *Supra* note 50 at 341.

<sup>8</sup>. See generally, *supra* note 24 ch. V.

<sup>9</sup>. Seton Pollock, "The Distinguishing Mark of Crime" 22 *Mod. L. Rev.* 496 (1959). Being a 'wrong' of general consequences 'a wrong becomes a crime because we choose to make it so; and if we wish to know why we so choose, we can but search our hearts and observe how men, at various stages of civilization, think and behave when frustrated by their neighbours.' *Id.* at 498.

'Acts came to be defined as criminal as a consequence of political and economic forces shaping a particular 'historical period'. William J. Chambliss, "The Criminalization of Conduct" in H. Laurence Ross (ed.), *Law and Deviance* 46 (1981).

<sup>10</sup>. See, 5(2) *Halsbury's Laws of India* 288 (2006).

There are generally four major grounds adopted by the 'normative approach' –

(i) Legal moralism - It regards almost all crimes as *mala in se* i.e. bad in itself.

(ii) Social practice Law – Developed largely by HLA Hart, as a primary rule of conduct usually reflective of the social practice and enforced by social rules.

(iii) Economic account - A crime is an inefficient act - because it bypasses a voluntary market and that criminal law must threaten it. See, an interesting exposition by Richard Posner in his much appreciated article "An Economic Theory of the Criminal Law" 85 *Colum. L. Rev.* 1193 (1985).

(iv) Harm based theory - Even for a positivist like Bentham, crime rests on the pre-legislative concept i.e. harm, (strongly advocated by J.S. Mill, and later cemented in the works of, *inter alia*, Joel Feinberg). See generally, *id.* 288-90.

<sup>11</sup>. Aristotle classified them as crimes by nature (*mala per se*) and are prohibited among all peoples and those others (*mala prohibita*) which are prohibited only in certain places by special legislation. See, Morris R. Cohen, "Moral Aspects of the Criminal Law" in *supra* note 20 at 36.

'The most thorough going attempt to define natural crime is that of Garofalo who identifies it with those harmful actions which shock the moral sense of pity and probity of all civilized people.' *Id.* at 40.

<sup>12</sup>. See, *supra* note 71 at 296.

1. The conduct is prominent in most people's view of *socially threatening behaviour* (emphasis given) and is not condoned by any significant segment of the society. (To ignore is never 'to consent' or 'condone' as far as criminal law is concerned.)
2. Subjecting it to criminal sanction is not inconsistent with the goals of punishment (at least on retributive lines).
3. Suppressing it will not inhibit socially desirable conduct. (Adultery is never a socially desirable conduct which need not to be inhibited, or is it?)
4. It may be dealt with through an even-handed and non discriminatory enforcement.
5. Controlling it through the criminal process will not expose that process to severe qualitative or quantitative strains.
6. There are no reasonable alternatives for the criminal sanction for dealing with it.

It may be seen that the criminality lies in the sanction i.e. punishment which needs to be analyzed in order to understand crime itself.

### STATE INTEREST AND 'DEBT METAPHOR'

Another theory relating to criminality of an action is explained by the notion of 'debt metaphor'. There are other theoretical models as well, which establish the grounds for invoking state interests, so compelling that it makes it a crime of an act. In the Kantian model of justice it is founded upon 'debt metaphor' for moral balance.<sup>13</sup> It can be safely said that the 'law of marital obligations' - including adultery law - is an established and fair ROL that is, and has been, beneficial to the citizenry at large. Such edifice of ROL, related to sexual regulation, works on the assumption of 'reciprocal restraint' of all married persons - to remain confined within their wedlock. They may, though, find benefit, in fact gratification, in breaking the ROL but still choose to restrain in order to keep the system functioning in a healthy way. The abiding citizen will see that the system would collapse if all fellow citizens felt free to forego the 'self-restraint'. The restraint is shared because they feel that the violation of the same cannot be dealt with in a tort-like manner. The violation of such a 'principle of fair play' takes an undue advantage and thus thrives on the oozing wound like a leech.<sup>14</sup> Such unfair advantage is not 'one against one' rather, 'one against all others' who stuck to self-restraint. Any continuance or acquiescence to such unfair advantage, shown by the state, would wreak havoc in any organized social order. In view of the discussions so far, an act becomes a crime when:

1. The act is volitional and done with the knowledge of its nature.
2. It gives an unfair advantage against all.
3. This unfair advantage could be tackled only by a political agency (*i.e.* state/govt.)
4. The victim is not the sole stake holder.
5. The damage is non-compensable in its entirety.
6. The just desert requires that the violator is punished as a 'debtor' *vis-à-vis* all others (Retributive theory of punishment).
7. That the punishment dished out also begets collateral advantages like deterrence, reform, prevention of crime etc. merely adds to the reasons for making it criminal. Moreover, it puts balm to the quivering sentiments of others.

### WHY CRIMINAL SANCTION?

The nature of punishment has often not signified the true nature of crime; their rendezvous with one's moral judgment adds twist to the tale. It is made averred that punishment infuses fear and one desists from doing something which one otherwise would find desirable. There is a basic flaw in such construction of action, choice, or desirability. One's action is not merely a product of his knowledge and /or experience, rather of his

<sup>13</sup>. *Supra* note 44 at 123. Kant has said, "Think of a legal system as a system that conferred the substantial benefit of the 'ROL' on a group of citizens only because the vast majority of citizens give its rule a voluntary compliance. Even in cases where a loyal citizen derives the benefit that would flow from breaking the law..." Cited in *id.* at 123-24.

<sup>14</sup>. '[C]riminal is a *parasite* or free rider on a mutually beneficial scheme of social cooperation (or, at least reciprocal restraint) - an individual who seeks to enjoy the benefits of living under our rule of law without being willing to make the necessary sacrifice required. He must thus suffer punishment as a 'debt' he owes to his fellow citizens.' *Id.* at 124.

‘will’ formulated by ‘pure reason’.<sup>15</sup> In the same set of situations, one is found free to act, or resist from doing, the other factors being constant. The ‘act’ *per se* is not capable of indicating the held-belief (of the actor) or ‘desirability’ of the same. Thus, even if law prohibits an act one does the same when -

- (i) - he believes it to be wrong and still chooses to act;
- (ii) - he does not believe in the ‘wrongness’ of the act, but complies with the law behind it;
- (iii) - he believes that his action is correct and that the law is invalid.

The ‘desirability’ of the act is, therefore, not embedded in the action but also in the belief that the act is correct; hence, the fear of law is not the only reason to conform to it. To put it other way, it cannot be said that one is deprived of his liberty because there is a (coercive) law in force, since acting contrary to one’s own judgment of ‘right or wrong’ is not the essence of liberty. Punishment, as coercion, comes into play only in the second proposition above. For Hart too, coerciveness is not, and can never be, the essence of any acceptable system of rules. A general acceptance of its validity is necessary for an effective legal system.<sup>16</sup> A ‘petty theft’ remains a criminal act, done for whatever reason, while no unconscionable contract, howsoever exploitative and harmful, is ever a ‘crime’ in the eyes of law. Then why do we at all have criminal sanction? What segregates these actions will, perhaps, help to illuminate the point that why do we punish the first, and not the latter one. The present study too attempts to bring out a paradigm that incorporates the principles of criminality in general and adultery in particular.

In Nozick’s words, criminal law needs to be there (for prohibiting and punishing) because not all harms are fully compensable, and secondly, the potential victim is simply terrified of the nature of injuries to suffer.<sup>17</sup> Even if they may resemble in the form, all harms are not treated as criminal. It is so because we all benefit from living in a society that tolerates *risky* behaviour.<sup>18</sup> However, such risky behaviours are allowed, and not made criminal because the sum total of the ‘social cost-benefit’ usually outweighs its potential harm; to use Posner’s term, it remains, overall, an ‘efficient’ behaviour and hence not criminalized *e.g.* driving *per se* is a risky behaviour but socially desirable because of its inherent ‘efficiency’. Hence incidental harm caused is not criminal. It becomes so only when it is coupled with a very high degree of ‘rashness’ or ‘negligence’. In this case, it is no driving, in a true sense, rather mere infested with risk of an unwanted proportion. Thus, while harm could be the same still, the ‘wrongness’ has to be found some where else. In any case, ‘harm’ has to be present, which transcends the individual level to the generic level in order to attract state’s responsibility to take further action. The state, as a distinct legal personality, too ‘suffers’ harm to the extent of superseding the harm’ of the actual/ immediate victim.

#### CIVIL LAW AND CRIMINAL LAW

Criminal law, by its very nature, is generic and cuts across the class interest. We may, for a better understanding, start from the point of state formation, and its most acceptable theory – the social contract theory. In the contractarian model of state formation ‘though its members see it is rational to sacrifice some liberty... they will wish to sacrifice no more than it is absolutely necessary’<sup>19</sup>; hence, only a least restrictive pattern of protection will be acceptable therein.

Such a restrictive, contractarian model essentially harps on two most plausible rules of transaction. These are:

Property Rule: It allows violation only after negotiation.

Liability Rule: Provides for compensation after violation but without negotiation (as in tort law).

In an ideal state of affairs perhaps one would like to maximize his liberty interests and transact with others solely on the above two rules of civil liability; restoring to criminal sanction may not be a pleasant state of the things. However, ‘we might regard some values as so great (and some threats as so fearful) that we might want a level of protection greater than could be provided either by property or liability rules, and even in these cases

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<sup>15</sup>. ‘Will’ and ‘pure reason’ are the basic tenets of Kant’s ‘Metaphysical Individualism’. For detail see, *supra* note 65 at 241-44.

<sup>16</sup>. See, Hart’s brilliant exposition of ‘primary and secondary rules’ as an alternative, and in fact more viable, theory for an effective legal system in *supra* note 24 at ch. V and VI.

<sup>17</sup>. See, *supra* note 44 at 112-13.

<sup>18</sup>. *Id.* at 113.

<sup>19</sup>. *Id.* at 115.

where we are happy with a system of property and liability rules how do we guarantee that an individual will not seek to convert a property rule into a liability rule (*e.g.* steal my or and then see if I am willing to bear the cost and uncertainty and trouble of tracking him down.)<sup>20</sup>

The actions which need to be curbed are those beyond the private settlement model *i.e.* where some element of coercion comes into force over and above the general rational desirability, which roughly translates into the conforming of morality of the actor and the state. Hence, 'the criminal, in addition to the harm he does to an individual victim, attacks the *basic structure* of society through bypassing its established structures of rights protection and thus by presuming, as it were, to make his *own* rules in respect to these matters (emphasis given).'<sup>21</sup> How else then one tackles with such a situation except by means for sanctions of a painful nature. The element of guilt, therefore, lays in the 'choice' and its distance with the harm or consequences - of non-private nature; and, greater is the scope of one's choice more in the harm, or to put it this way – the bigger is the gap between the act and the moral fulcrum, it gets nearer to the criminality. The evil or the wrong is thus the consciousness of the choice beyond the animalistic dispositions.<sup>22</sup> Thus, 'choice' transcends the non-rational domain and calls for accountability; if the harm is non-negotiable, we must have a general justifying aim to prevent it. Consequently, the non-compensable harm lies in the domain of prohibitory nature. It has, as a result, two major ramifications, *inter alia*:

First - The normative order, so raised, inherently calls the act as a 'wrong' and which the law will stop. The wrongness in the act is of paramount significance as it provides sting to the criminal law.

Second - Being a wrong or 'evil', it also punishes any attempt to venture in that zone. Law need not wait for the completion of the act. No civil wrong is punished or compensated at the point of attempt. The best remedy one gets is that of injunction *i.e.* prevention but never any compensation or penalty for the same. However, to a criminal act, law assumes a proactive role, and even seeks to curb any attempt to do it; if it is still attempted, it invariably punishes the same.

The 'guilt' lies in the choice of pursuing a wrongful act having non-compensable repercussions. In case of civil wrongs, both the parties have conflicting claims to the object/act in question without resorting to or alleged for a wrongful act; *e.g.* causing nuisance is a wrong only for the wrongful use for a rightful thing *i.e.* one's property. It is never the property that is in question but only the manner of its use. And where the property itself is disputed the same is mutually claimed instead of alleging that the other has forcibly/deceitfully taken the same. The harm so caused, is a civil wrong, and is privately claimable in the sense that digression from the 'proper way' of use does not hit at the basic structure or the rules of social transaction. But, if someone breaks into one's property, it violates the basic structure design because then the route of private compensation would fail since the nature of harm is transcendental and disproportionate to possible compensation. Any claim to title of the subject-matter of dispute would essentially be a civil dispute without attributing wrong or stigma to the defaulter. There is no accusation of guilt here. Further, in civil disputes it is usually the estate which is at stake or central to the dispute; a criminal act is rooted in the zone of 'volition' or 'will' that hinges upon the cognitive faculty and thereby the 'person' is held 'wrong' and is chastised.<sup>23</sup>

One of the accepted moral percepts of the Kantian theory of justice is that an act should be done to 'use' others with all respects befitting a human being and not merely as means for one's own gratification. An act, say cheating, falls in the zone of criminality because it, by defrauding the victim, uses him as a mere means to achieve his own ends. As a humane transaction (*i.e.* changing hands of some property) it would have been

<sup>20</sup>. *Id* at 116.

<sup>21</sup>. *Ibid*.

<sup>22</sup>. 'The appetites all by themselves are easily satisfied, and animal need is limited, the human being considers himself poor only to the extent that he is anxious that other human beings will consider him poor and will despise him for it.' Kant cited in *supra* note 19 at 948.

<sup>23</sup>. 'The criminal statute set price tags on particular kinds of antisocial behaviour in the hope that the vast majority of persons will find the price too high to pay... (and also) to show, as Justice Holmes said, that 'the law keeps its promise.' *Supra* note 44 at 118-119.

'The object of criminal procedure is not to catch criminals nor to bring them to court, nor yet to declare... what ought to be done with them: the object is to do what *ought* (given) to be done and to ensure that no one stands in the way of fulfillment of this duty.' *Supra* note 82 at 498.

rationally done by way of negotiation and where none would have been a mere tool for the other. What makes it criminal is the steep plunge of one's moral disposition at the cost of the other's rational existence.

The moral rationality of man warrants nothing else but retribution - not vengeance or vindictiveness - rather respect for law and general good based on morality. Social utility - if there is any found in the punishment - should not become a constitutive element of justice rather a spin off of the same. This is somewhat similar to the harm theory of Mill where coercion by law is deplored if it is not for causing harm but for his or society's utility. The causal link of punishment to harm is not teleological, a rather moral and normative i.e. guilt based. Since 'causing harm', by its very meaning demands that the action is *prima facie wrong* (given) it is a normative concept acquiring its specific meaning from the moral theory within which it is embedded.<sup>24</sup>

#### **'CONSENT' UNDER THE CRIMINAL LAW**

The act of crime is thus violation of those just interests one had contracted with the state to protect for one's own self. The protection of interests is an in-built feature of state organization, especially those which cannot be privately protected and brought to justice. To this end, ways and means are formulated by law and among them, criminal law and tax laws are the most stringent ones; hence, they are also most well defined, consistent and generic, almost being the flagship features of state action. As one of the ways to protect interest, state recognizes the element of 'consent' of the stakeholder on the premise that one is the best judge of his own cause, and hence state need not intervene in the consensual transaction.<sup>25</sup>

The capacity to give consent gets toned down in quite many cases. Considering the nature of the possible harm or the wrongness implicit in the act, in many cases state does not recognize 'consent' as a valid one; so much so that in some cases even adults are denied to indulge in/suffer from consensual harm. For example:

- (i) No one is allowed to indulge in drug-abuse in any way;
- (ii) Consent is not recognized in homicidal acts;
- (iii) Another way of forfeiting one's capacity to give consent is by joining an institution *e.g.*, if one joins the defense forces he/she loses the right to join any political body. Thus, one's membership in an institution defines the limits and capacity to give a valid consent. Similarly, one also loses right to go ahead with a consensual sexual relation outside the wedlock because of the institutional restraints recognized by law. Adultery thus becomes legally non-permissible.

In no system of rational mould the surrendering one's 'right to consent', as a conscious choice in larger (personal) interest, can be called a violation of a liberty right. In the third situation above, what is permissible for others becomes forbidden for the perpetrator. The fundamental elements of justice, based on general freedom and ordered liberty, has always called for such institutional restraints.

A free consent can always restrain the consenter from giving any further valid consent till the expiry of the original one or until he/she moves out of the institution or instrument created by that consent. The temporal validity of consent is either explicit or inherent a given institution depending upon the nature of the transaction. In marriage, it is implicit till its end either by death or divorce.

Devlin felt that criminal law has never admitted consent (except in rape laws); there is a diametrically opposite view - 'The rules excluding the victim's consent as a defense to the charge of murder or assault may perfectly be explained as a piece of paternalism designed so protect individuals against themselves.'<sup>26</sup> Is such protection merely paternalism or a deeper juristic conception of 'consent' itself? 'Consent' is an empowering, legal capacity, whereby one makes choices for what appears to him to be good/ beneficial. 'Consent' is not always an indication of a free choice, for there hardly is any choice which is absolutely free. It may, however, be quite energy-saving for the state to ignore any act arising out of mutual consent. But, is not 'consensual harm'

<sup>24</sup>. *Supra* note 55 at 328. However, the territory of harm is not limited to allow others to pursue their options. 'Harm' may also consist in frustrating the pursuit of projects and relationships one has set upon. See, *id.* at 327.

<sup>25</sup>. 'The individual with respect to the private law of compensation may consent to the infliction of harm upon himself and so many lose his remedy, but he cannot be the attorney of the community to relinquish the general privilege of society to punish disruptive acts.' Graham Hughes, "Consent in Sexual Offences" 25 *Mod. L. Rev.* 672 (1962). An act could be fundamentally disruptive if it leads to be enmity, jealousy, deceit, disorder, breach, or abuse of institutions of fundamental importance that invoke the primal fears.

<sup>26</sup>. *Supra* note 51 at 30.

different from the consensual act causing harm to others - like conspiracy, or even adultery? The latter involves two aspects.

- (i) - Consensual act – harm to others
- (ii) - ‘Consent’ itself being questionable to exist.

Consent, it may be noted, is not merely putting a tick mark at one of the available options. After all, choices may be made, or consent given, without sufficient reflection or appreciation of the repercussions; it could also be made in pursuit of merely transitory desires (or allurements), or even under pressure by others too subtle to be proved. Consent given in weak moments is hardly valid – it is more of a lapse, and hence often regretted. And, what if there is no valid capacity to consent available? Further, the quality of consent, *i.e.* the proof of its informed exercise, rises with the gravity of harm suffered.

### CRIME AND ‘SIN’<sup>27</sup>

In a theological analysis every moral dereliction becomes a ground for legitimate coercion, *i.e.* each person should bear a level of suffering that is in ‘exact proportion’ to his or her own level of moral injury; such a punitive order is implausible for legal punishment, which must be justified in terms of compelling state interest.<sup>28</sup> It needs to be brought forth clearly at the outset that in theological perspective, the law/command is addressed to the believers and its violation is termed as ‘sin’. It takes into account his moral dereliction – based on one’s belief only – and which may include as personal a thing as voluntary refusal to pray! But it also extends to such moral iniquity that clearly enters into the realm of *state* interest, and hence a crime. Perhaps, it is a clear case of double jeopardy because for a believer nothing atones his sin except, perhaps, penance; nor even the juridical punishment may wash it away. In the zone of criminal law his guilt is to be proved from a general moral standard and deviance form which needs to be established by the rules of evidence. The ‘guilt’ so established may not conform with his personal injury and hence the pain inflicted may not be in the exact proportion. Hence, there is no clash of interest, or functional feud, between a sin and crime. What could be proved effectively and inflicted generally and consistently does qualify to be called a crime.<sup>29</sup> It is a product of our collective experiences, experiments, and excursion (in time and space). If it is consistent with a ‘sin’ (of believers), well be it. Multiculturalism demands us to desist from rooting upon the divine origin of a crime – albeit law givers and jurists must take cue from it to find out the pragmatism/ rationality behind the ‘sin’. It should not be simply discarded as a superstitious vestige.

### PUNISHMENT AND ITS PURPOSE

Punishment essentially being infliction ‘of pain’, it need not be, as utilitarians say, imposed or justified except to further some good. In exact opposition to this is the retributive theory. Its fundamental objection is that utilitarian theory derives from the fact that it treats individual as a kind of instrument, as a means to achieve social ends.<sup>30</sup>

The act of adultery is a consensual/voluntary act which qualifies to be a ‘wrong’ and hence a ‘wrongful conduct’, and the actor a ‘wrong doer’. The former, a wrongful conduct, is a purely formal concept defined by the incompatibility of the act with the norms of the legal system. ‘Wrongfulness’ is a categorical attribute but ‘wrongdoing’ is a matter of degree.<sup>31</sup> The juridical difficulty in transferring the primary rules to the level of

<sup>27</sup>. ‘Sin’ is defined in, *Oxford Dictionary*, as ‘transgression, against divine law or the principles of morality.’ The notion of ‘sin’ in this study will be limited to its rather non-contentious aspect *i.e.* a divine origin of wrong. However, there has been some high-pitch advocacy for the inclusion of ‘sin’ into the realm of criminal law. Lord Devlin said, “I must admit that I begin with a feeling that a complete separation of crime and sin would not be good for the moral law and might be disastrous for the criminal’. *Supra* note 52 at 4.

<sup>28</sup>. *Supra* note 44 at 123.

<sup>29</sup>. For Bentham’s idea of efficacious and justifiable application of criminal law see, *supra* note 70 at 314 -318.

<sup>30</sup>. See, *supra* note 79 at 9. Francis Wharton has also scathed the Utilitarian because, to him, they treat the offender as a thing and punish him not for the past but to prevent future deeds. See, *id.* at 9-10.

However, the telling blow was given, quite obviously, by Kant. He said, “The law of punishment is categorical imperative and woe to him who crawls through the serpentine windings of the happiness theory, seeking to discover something which in virtue of the benefit it promises will release him from the duty of punishment or even from a fraction of its full severity.” See, *supra* note 28 at 100.

<sup>31</sup>. *Supra* note 50 at 458.

wrongfulness is a tedious task; neither history nor the nature of criminal law, though relevant, could provide an adequate foundation for the normative aspirations of the general part; what is needed is a mere general philosophy or moral theory to establish a criminal normative order.<sup>32</sup> The distance in the West between law/politics and morality appears to be a great deal an impact of the European *Renaissance* coupled with the Enlightenment. This scenario has further added to the complexity in achieving a general moral theory of a practical calibre. One of the examples of such impact is the feminist aspect of law. As an example, ‘privacy’ and ‘consent’ are particularly problematic concepts for the laws on sexuality. It is however a flawed concept (according to the feminists) and criminal law need to enter into it.<sup>33</sup> The feminist issue is beyond the immediate problem of sex, gender and sexuality and extends to the point of consent. The I.P.C. (s.497) is particularly fallible from this perspective, which has totally subdued the identity of the female both as a principal offender and as victim.

### CRIME AND SOCIETY

The most vocal voice on the social dimension of criminal law has been that of Durkheim. To him, ‘Criminal law, with its repressive sanctions, reflects mechanical solidarity; civil law reflects organic solidarity since it upholds the typical instruments of interdependence (unlike the criminal law which emphasizes upon the similarities).<sup>34</sup> It is one of the surest ways in which society tends to preserve the form of life, and also protects itself. For this, it creates the mechanism of control in order to protect itself against the ‘harmful effects of deviation, in much other same way an organism mobilizes, its resources to control an invasion of germs.’<sup>35</sup> The ‘harm’ to the society is the threat/violation of its basic structure and recognitions *e.g.* when it recognizes ‘peaceful possession’ of property it also lays down the law of ‘theft’ because any attack to this interest is perceived as a generic harm and hence branded as criminal. They are the boundaries beyond which the action needs to be accounted for. Nevertheless, such boundaries are never fixed, and newer ways are invented to redefine the same. However, till that time – of which no clear signs are there - the criminal law needs to account for the transgressions. It is also worth cautioning that there should not be any artificial *shifting* of the boundary nor should it be *copied* from other societies, having a distinct form of well established life. Every society, being a system of symbols and meaning,<sup>36</sup> has to have its own priorities and a system to so prioritize the acts and goals; even the punishments are often more of symbolism against the transgression because the latter agitates the collective mind due to the meanings they derive from it.

### CONCLUSION

Criminal law, typically, betrays similar sentiments; it is a reflection of the similar views of right or wrong, what Durkheim calls the ‘mechanical solidarity’. Because of such general perception punishment could be justified on behalf of the ‘whole’. The, otherwise specific, wrong could always be made compensable without the collective indignation to harm. No law is private; only the mode of compensation makes it so look like, and all individuals are functionaries of the society, albeit in varying degrees or respects. The domain of family, though appears to be private, is institutionally very much public in nature, at least constitutively. ‘The functions of marriage and parenthood, etc. are not spelt out or organized in differently from those of ministers and legislators. Not without reason did Roman Law termed guardianship a *munus publicum*.<sup>37</sup> The contractual

<sup>32</sup>. *Id.* at 395.

<sup>33</sup>. Carol Smart, *Law, Crime and Sexuality* 117 (1995).

Adultery being a voluntary act, the element of agency has to be acknowledged. After all, ‘choices can be made, even if they are not under conditions of our own making (and they never are). Unless we are to deny women any agency we need to acknowledge that they can make decisions’. *Ibid.*

<sup>34</sup>. Cited in *supra* note 40 at 6.

<sup>35</sup>. *Supra* note 20 at 91. It is a different story that the deviant forms of behaviour, by marking the outer edges of group life, give the inner structure (the basic structure) its special character and thus supply the framework within which the people of the group develop an orderly sense of their own cultural identity. See, *id.* at 93.

Durkheim said, ‘Crime is a violation and punishment an expression of collective sentiments and that punishment’s real function is to maintain inviolate the cohesion of society by sustaining the common consciousness in all its vigour.’ Cited in, Steven Lukes and Andrew Scull (eds.), *Durkheim and the Law* 1 (1983).

<sup>36</sup>. See for details, ‘Cognitive Anthropology’ in Charlotte Seymour-Smith (ed.), *Macmillan Dictionary of Anthropology* (1986).

<sup>37</sup>. *Supra* note 108 at 37.



origin of family, through alliance, does not make it a private affair; otherwise a 'consensual bigamy' would become a mere civil wrong. Even privacy accorded to the family affairs is more of public significance depicting public interest in the institution. Privacy law is a functional necessity, and not the hallmark of the institution's private attribute. The institution of marriage is of great public significance as the laws against incest, bigamy, and that of maintenance under s.125 Cr. P.C. tend to indicate. What may change could be the degree and not the nature of sanction when it comes to the 'foundational issue of family'.<sup>38</sup> It is the nature of seriousness with which the founding precepts are held that determine the degree of sanction. The seriousness of alliance, and also of descent, relationships are hitherto undiluted to any significant level. The mutual inheritance rights, of the spouses, are just one of the markers that underline the seriousness law assigns to it. Marriage, almost universally, is one of the three *rites de passage*, and the only man made one; hence, its consequences are designed and more closely falls in the realm of 'choice', not a *fait accompli*. Therefore, the sanctions attached against the acts, threatening the very *raison d'etre* of this institution, are bound to be quite severe - simply because of the inherent 'wrongness' of the acts in question. It is not a tenable proposition to think that, since the mode of dissolution of marriage - by divorce or decree of nullity etc. is patently civil in nature, the 'act', which constitutes the very grounds for dissolution, too are civil; it is the consequence i.e. divorce/ nullity that is civil and not necessarily the grounds for them e.g. cruelty, harassment, bigamy, *inter alia*, are criminal acts leading also to civil consequences. The criminality of 'adultery' needs to be examined independently of its collateral civil consequences, as would be done in ch. 5 *infra*.

The restraints imposed by criminal law are inherently not felt in the general transactions of the society; this is also one of the features of it. Conversely, there is a general reaction if it goes unpunished. 'To the great mass of mankind a law forbidding robbery is no more felt as a restraint than the *necessity* (given) of wearing clothes is felt as a restraint.'<sup>39</sup> So long as it is generally so felt, it remains in the domain of criminality.

Finally, according to Kant, tests for a true law, including criminal law, are:<sup>40</sup>

- (1) Whether the maxims on which the action contemplating is going to be based has been truly impartial or has made a special exception to our own case,
- (2) Whether it proposes to use other human beings with proper respect for their humanity or is proposing to use them as mere means to our gratification
- (3) Whether it is the sort of thing we could use freely as a self given law, or whether it looks more like a sort of things that results from being bossed around by power, or habit or passion; and finally,
- (4) Whether it can be imagined as a decent element in a society of free and equal beings who respect one another's humanity.

These are the four typical tests that is called, famously, the 'categorical imperative' of which the criminal law is an example. After all, justice is the coercive element of law, and thus punishment itself is justice without being anything else;<sup>41</sup> its other facets (like, utility) are incidental. How is adultery generally a not a legitimate restraint in a society, structured on marriage, is unfathomable, but for the lust. It is not a constraint of any imaginable degree as it does not impede - by sanctifying the boundaries of wedlock - for any stakeholder, the general conducts which cumulatively, run the social engine. The case of fornication as a crime is understandably problematic; however, it deserves a separate treatment that is beyond the scope of the present study.

<sup>38</sup>. *Supra* note 5.

<sup>39</sup>. James F. Stephen, *Liberty, Equality and Fraternity* 144 (1967).

<sup>40</sup>. See, *supra* note 19 at 950-51.

<sup>41</sup>. Kant's famous lines on the retributive theory of justice remain, till date, one of the most profound reasons for punishment despite, somewhat successful, alternative theories in vogue. He said, "Even if a civil society were to dissolve itself by common agreement of all its members, the last murderer remaining in prison must be executed, so that every one will duly receive what his actions are worth and so that the bloodguilt thereof will not be fixed on the people because they failed to insist on carrying out the punishment; for if they fail to do so, they may be regarded as accomplices in this public violation of legal justice", said I. Kant in *supra* note 28 at 102.

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## EVOLUTION OF THE SATRA INSTITUTION IN ASSAM

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### ABSTRACT

*The Satras have been the bed-rock of Assamese civilization for more than 400 years now and have continuously provided the various communities and tribes that comprise the land and people of Assam, a unifying heritage, tradition and a common culture. The Satras have evolved over a long time and have their ideologies refined over the period. While Mahapurush Srimanta Sankardeva along with his most decorated pupil Shrishri Madhavadeva, established the institution of Satra and fructified the idea of a monastic institution in form of a Satra, it is their direct disciples and subsequently their lineages, who formalised the structure, traditions and its religious administration giving a distinct paradigm to the Assamese society.*

*Keywords: Satra, Vaishnavism, Mahapurusha, Srimanta Sankardeva, Madhavadeva, Damodardeva, Purusottam Thakur, Chaturbhuj Thakur, Mathura Das Burha Ata, Gopaladeva, Gopal Mishra, Padma Ata, Keshab Ata, Namghar, Than, Samhati, Brahma, Kala, Nika, Purusha, Asom Sattra Mahasabha.*

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### EVOLUTION OF THE SATRA INSTITUTION IN ASSAM

The Neo-Vaishnavite Movement which propagated through the entire country of India in the period between 12<sup>th</sup> and 16<sup>th</sup> century AD was a “*Bhakti* (devotional) movement based on the liberal doctrine of *bhakti* or devotion”. In Assam, a state in the North Eastern part of India, through which the mighty river Brahmaputra with all its major tributaries flow, this Movement was initiated by the great Vaishnava saint, **Mahapurush Srimanta Sankardeva** along with his most decorated pupil **Shrishri Madhavadeva** and was propagated after their deaths, through the distinctively unique institutions of the Satra (Vaishnavite monasteries, literally meaning, “Holy areas”) and its offshoot, the Namghar (community prayer halls). These institutions have become bedrock of Assamese culture and heritage, uniting the Assamese people across castes and tribes. The Neo-Vaishnavite movement brought about renaissance in Assam. The movement was unique in the sense that unlike other reformers in the rest of India during those times, Srimanta Sankardeva’s Neo-Vaishnavism rested not on a discursive reasoning and abstract thinking, but emphasised more on ethnic integration, societal reforms and spiritual uplift. It propagated an innovative mode of religious conduct based on indigenous elements of the region present at those times in history, when the society in Assam was in turmoil, fragmented into many small parts, always at horns with each other.

The bedrock of the Neo-Vaishnavite Movement in Assam, as mentioned earlier, has been the two unique institutions – the Satra and the Namghar, both of which are intricately intertwined with the social, political, religious and cultural lives of the people of Assam. The Namghar can be termed as an offshoot or as a miniature version of the Satra. The Namghar underlined the democratic organizational setup of the Satra institutional structure, as its “basic unit”, fortifying the mass base with direct contact with all strata of the society.

A Satra has been defined as:-

*ekantavaisnava jot nibasakarai |*

*jibako saran diye, takSatrakai ||*

Where the single-minded Vaisnavas reside,

where they offer shelter to the souls, that (place) is called a Satra

It is still unknown when the institution of Satra was first established in this region. Though it is widely stated that the institution of Satra was instituted during the time of Srimanta Sankardeva, there are references to Satra or Satra-like institutions in the early kingdom of Kamarupa in pre-Ahom-Koch times, patronized by the kinds of the Pala dynasty and peopled by the Tantrika-Buddhist monks. The Ambari rock inscription of king Samudrapala (1232 AD), refers to a Satra right in the heart of the current city of Guwahati. The origin of the Satra institution, as now we know about it, can actually be traced to the time when the Neo Vaisnavite Movement initiated by Srimanta Sankardeva was still at a nascent stage. Sankardeva is said to have established his first Satra at Bardowa, his birth place, and then at different centers, during the course of his long and extensive travels across the length and breadth of Assam, many of which have been swept away of floods and natural calamities alike. Anantakandali, who was Sankardeva’s contemporary, also mentions about a Satra instituted by his father, Ratna Pathak. Sankardeva founded prayer - houses (Hari - Grihas) at almost all the places he preached the new religion. These institutions, which gradually expanded to also become centres of

cultural activity, were known at the beginning, as Than (Sanskrit *Sthana*). During Sankaradeva's lifetime and after, many Thans were established all over Assam as a place of religious and social discourse.

The *Than* established by Mahapursha Sankaradeva's principal disciple Madhavadeva at Barpeta was the biggest of all the Thans. His twelve chief disciples were entrusted with the duty of spreading the message of the *EkaSaranaHariNama Dharma* and also founded several important ones which, in course of time, spread all over the Brahmaputra Valley gradually growing into hundreds in number. The embryonic institution, Than, of Sankaradeva's time, thus developed into a full - fledged Vaishnavite Monastery and eventually came to have a new nomenclature - Satra. The full-fledged Satra as an institution, as we see it today, came into being only later when Damodardeva built one for him at Patbausi, and following him Madhavadeva built his at Barpeta.

In the book "The Neo-Vaishnavite Movement and the Satra Institution of Assam", (1966), by S.N. Sarma, MA, D. Phil., Secretary, University Classes, Gauhati University, and more particularly Chapter V of the book, titled, "The Nature, Origin and Development of the Satra Institution", Satra institution is described as one of the special feature of Assam Vaishnavism. A Satra consists of a Namaghar, a Manikuta, a Batchara and two or four rows of Hatis. Namaghara is described as a large hall which serves the purpose of a prayer hall as well as a hall for holding religious meetings and discussions. Manikuta is described as the actual shrine where the idol of the deity or the sacred scripture is kept. It is considered to be the sanctum sanatorium of the Satra establishment. Some Satras also have Pada-sila-ghar, that is, a house adjacent to the Manikuta, containing the foot-impressions or foot-wears of some early saints or religious heads. Batchora, or Karapat, is a small open house at the entrance of a Satra, which serves the gate-house. Surrounding the Manikuta and the Namaghara, two or four rows of huts are constructed for residential purposes of the devotees. These are known as Hatis. The book describes in details about the Bhaktas and other activities of the Satra and it is observed that -

*"The Satra Institution is thus a religious community having three parties and having a definite location with certain structural characteristics." (p. 103).*

In this research work, it is proposed to understand, analyze and retrospect on the structural characteristics pertaining to the Administration of the Satras.

The Satra institution was the principal agency through which the spiritual fervour and the artistic creativity of the Bhakti movement were carried forward along with socio-cultural renaissance of the society. This institution with its all-pervasive nature was able to fuel the growth of all forms of art – theatre, music, dance, painting, sculpture, architecture, village crafts and Assamese literature. The first pieces of Assamese prose also grew around the Satra institution. The success of the Satra institution can be attributed to the democratic nature of its functioning, which was materialized through the Guru-Sishya tradition. After the times of Sankaradeva and Madhavadeva, the Satra institution was proliferated by the various disciples of esteemed duo as they went to different places in Assam and spread the wings of the institution in those places. The total count of the Satras as it stands now is around six hundred.

One significant and noteworthy point regarding the Satras is that in spite of spreading over the time in different parts of Assam, mostly they have been functioning in silos. Hence there exists various forms of administration within the Satras and this study intends to study them in deep, finding out commonalities and suggesting best practices for greater inclusiveness in the society. It is also because of their functioning in silos that the Satra as an institution of social revolution in Assam has remained virtually unknown to the world. Even in the other states of India, the Assamese institutions of Satra and Namghar are not generally known. It the need of the hour for academicians and scholars to come together and undertake original research to bring into light the uniqueness of the Satra institution in front of the public.

It can be deduced that the Satra Institution and the Vaishnavite literary tradition in Assamese are essentially linked to each other. It has been said that Sankaradeva realised very early, the importance of vernacular language in the spread of neo-Vaishnavite philosophy. The early rise of Buddhism in Ancient India is attributed to the fact that Hinduism and its philosophies were confined to the Sanskrit speaking classes where Buddhism in Pali was proliferated in the language of the masses. The neo-Vaishnavite thinkers did not commit the same mistake, and tried to propagate their preaching in the vernacular languages leading to the spread and development of regional languages in India. Quite obviously, Assamese was no exception. The religious discourses performed in Assamese by the Mahapurusha and his disciples, paved the way for the acceptance of the Satra institution as a cornerstone in the development of Assamese literature and also in the establishment of the Satra and Namghar institutions as the de-facto social institutions of Assam.

Srimanta Sankaradeva's *smahaprasthan* brought about a socio-cultural as well as religious vacuum and to fill the same, many elements, also among his pupils, came forward with similar but modified set of principles, leading to frequent ideological clashes. This led to breaking up of the unified structure propagated by the Mahapurusha, and formed splinter groups or sectarian divisions. The Neo-Vaishnavite community of Assam was now divided into four sects, or *samhatis*, namely *Brahma*, *Kala*, *Nika* and *Purusha*. There is no major difference between these four *samhatis* in regard to fundamental views, decisions, customs and traditions. Differences can be observed only in the degree of importance given to Nam, Dev, Guru and Bhakta as also with respect to some other inconsequential customs of the *Satras*.

Sankaradeva left his legacy to be carried over by two of his choicest and equally competent disciples – Madhavadeva and Damodaradeva. Both being equally brilliant in the holy texts and otherwise, ideological differences grew and finally Damodaradeva walked away to create his own branch of Vaishnavism in Assam. That new offshoot came to be known as Damodarior Damodaria. Damodaradeva tried to introduce new paradigms of Vaishnavism to his followers and tried to differentiate between his sect and the one they offshooted from. Later another Brahmin, Haridev and his disciples too, joined hands with Damodaradeva and they together founded the Brahma Samhati. There is no marked difference between what Sankaradeva preached and the Brahma Samhati *Satras*. As is the case with original Vaishnav dharma, Sri Madbhagawat Gita is considered as the supreme religious book in the Brahma Samhati *Satras*, too. But, idol worship is given importance and worship of five devas — Aditya, Devi, Rudra-Keshava or Ganesha, Bishnu, Shiva and Durga — is performed in such *Satras*. Strong influence of Bhakta, Bhagawat, Guru and Murti is observed in Brahma Samhati *Satras*. Slowly, the Brahma Samhati *Satras* tried to gain the confidence of the ruling class. The kings started to patronize such *Satras*. Since they got such patronization, the *Satras* started to become richer and slowly other non-Vaishnavite elements started to creep into their practices. Idol worship was one of them. These *Satras* also came to be known as the Bamuniya *Satras* as all the head preachers of this Samhati were Brahmins. It is remarkable that *Satras* of the other Samhatis were never well to do, as they were never patronized by the Kings, not they tried getting favours from them. They continued to be economically weak. Jayadwaj Singha, the then Ahom ruler, invited Niranjan Deuri from the *Kuruwabahi Satra* to establish the Autiati *Satra*. Consequently, after getting royal patronage, the four Bamuniya *Satras* – *Aunitati*, *Dakshinpat*, *Garhmur* and *Kuruwabahi* became formidable *Satras* among the Brahma Samhati *Satras*.

After Madhavadeva's *Mahaprasthan*, he handed over the baton of cultural leadership to many deserving *Dharmacharyas* - grandsons of Srimanta Sankaradeva - Purusottam Thakur and Chaturbhuj Thakur, Mathura Das, Gopaladeva etc. Many *Charit Puthis* mention about ideological clashes between Purusottam Thakur and Chaturbhuj Thakur but they reconciled and when the elder brother Purushottam Thakur died, he anointed Chaturbhuj Thakur as his heir. It can be said that Purushottam - Chaturbhuj and their followers founded the Purusha Samhati *Satras*. Here, Srimanta Sankaradeva is accepted as the only guru and maximum importance is given to Naam or Kirtan. Maheswar Neog mentions that the Purusha Samhati claims to have retained the original features of Sankaradeva's faith and, therefore, insists to be the main samhati. There are conflicting claims of how the name of the samhati was termed as Purusha Samhati. Sankaradeva's grandsons and their heirs have established the various *Satras* under this Samhati – *Narua*, *Kowamara*, *Dighali*, *Samaguri*. Since the samhati expanded "Purushanukrame" meaning linearly from Sankaradeva, the samhati is termed as Purush Samhati. One other school of thought says that the name is derived from Purushottam Thakur, the founder of the samhati. Another says that it owes its origin to the *Mahapurusha* and so it is termed Purusha Samhati. Whatever it is, its closed association with the teachings as well as bloodline of Sankaradeva cannot be ruled out.<sup>42</sup>

The disciples of Sri Sri Madhabdev, including Mathura Das Burha Ata, Gopal Mishra, Padma Ata, Keshab Ata established the Nika or Nistha Samhati *Satras*. It is suspected that they had a fallout with Chaturbhuj Thakur before they parted ways. Initially Nika Samhati was considered to be a part of the Purusha Samhati as Mathura Das Burha Ata and Gopal Mishra were contemporaries of Chaturbhuj Thakur and were alongside. This samhati considers Madhavadeva to be the *Guru* and Sankaradeva to be the *Param Guru*. Since these *Satras* firmly believe in complete surrender to one God, adherence to strict discipline and stringent observance of pure and detached thought, even to the extent of observing celibacy, they are known as Nika (pure) *Satras*.

Even the Kala Samhati was also an offshoot of the Purusha Samhati. The grandson – duo of Purushottam – Chaturbhuj did not like Gopaladeva or Gopal Ata to be referred to as *Mahapurushaby* his disciples. Later Hengulia Jadumoni joined Gopaladeva and they founded the Kala Samhati. Later the *Satras* established by Aniruddhadeva also joined and Kala Samhati became a formidable samhati. The name Kala Samhati derives

itself from KalajarSatra, the original Satra of Gopaldeva. Kala Samhati gives importance to total surrender and devotion to guru and accepts him as its one and only God. In other Satras, different idols of Bishnu can be found. But in Kala SamhatiSatras, there is no idol-worshipping. The Bhakats (disciples) follow strict religious code in all aspects of their daily life. Use of flower garlands, offering of betel-nut and paan and decoration of the offerings are prohibited in Kala SamhatiSatras. Moreover, fruits are offered to God without cutting the tail and the head portion in contrast to the other Satras and namghars. The offering to God is called saj.

As per *Keshabananda Deva Goswami's SatraSangaskritirRuprekha*, the total number of Satras in Assam is 640. These 640 Satras can be divided into the following Samhatis – *PurushSamhati* – 251, *NikaSamhati* – 103, *Brahma Samhati* – 170 and *Kala Samhati* – 116. However, AsomSatraMahasabha pegs the number of Satras in Assam and West Bengal at 809. Assam has 807 of them.

Thus the Satras have been the backbone of Assamese society for the last many centuries. Their sustenance for such a long period in history can be attributed to their administrative system which has successfully resisted the vagaries of time which include the infightings of the tribal states, the intrusion of the Maans, and the repression of the Assamese culture by the British.

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**WOMEN EMPOWERMENT AND RIGHTS OF MUSLIM WOMEN IN INDIA****Zafreena Begum**Assistant Professor, School of Law and Research, University of Science and Technology, Meghalaya

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**ABSTRACT**

*To truly understand what women empowerment is, there needs to be a sea-change in the mind-set of the people in the country. Not just the women themselves, but the men have to wake up to a world that is moving towards equality and equity. Swami Vivekananda once said "arise away and stop not until the goal is reached". Thus our country should be catapulted into the horizon of empowerment of women and revel in its glory. Muslim women are suffering both from internal and external oppression. Some problems Muslim women faces are of social nature and are common to women of all religions in India. All women face problem of social conservatism as they are reduced to secondary to men.*

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**INTRODUCTION**

Imagination of an empowered society is not possible without empowerment of women. Women Empowerment becomes an important concern in the contemporary age of globalization. It is a multidimensional process which challenges traditional power equations and relations. Women empowerment comes in true form merely by making them socially, politically, economically, culturally and educationally strong. Muslim women face double discrimination in India: gender discrimination from traditional patriarchy, and discrimination against religious minorities. The result is their exclusion and oppression in large numbers. India's progressive Constitution and several 'pro-women' laws and judgments have failed to achieve justice for women from minorities primarily because they lack of knowledge of their rights.

**WOMEN EMPOWERMENT**

The concept of empowerment flows from the power. It is vesting where it does not exist or exist inadequately. Empowerment of women would mean equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities. In India, the Ministry of Human Resource Development (MHRD-1985) and the National Commission for Women (NCW) have been worked to safeguard the rights and legal entitlement of women.

**RIGHTS OF MUSLIM WOMEN IN INDIA**

The Rights of Muslim Women in India is a compilation of the legislations, judicial pronouncements and personal laws most relevant to Muslim women. Indian muslim women has various rights, including constitutional rights, rights within the criminal justice systems, specific laws relating to girls and women, and Muslim personal laws. Now, let us discuss some of the rights of a muslim women in India.

**CONSTITUTIONAL RIGHTS**

The Constitution of India is the parent law of the land. It provides various fundamental rights for citizens. These rights can be availed by a Indian muslim women along with other citizens.

**Right to Equality**

The fundamental right to equality means that everyone in India is entitled to equality before the law and equal protection of laws. The fundamental right to equality requires that the state will not discriminate against any citizen on grounds of religion, race, caste, gender or place of birth. The State can make special laws for women and children to protect their rights as vulnerable groups.

**Right to Freedom**

All citizens in India have the fundamental right to freedom. The right to freedom also means that a person cannot be punished for committing an act that was not a crime at the time when the act was committed. For example, the offence of 'cruelty to wife' became an offence in India in 1983. A person who committed cruelty to his wife in 1982 cannot be punished for this. The punishment cannot be more than it was under the law at the time the offence was committed. For example, the punishment for insulting a woman was one year until February 2013, when it was raised to three years. A person who committed this crime in 2010 can be punished for a maximum of one year. The fundamental right to freedom includes the right to life and liberty.

**Right Against Exploitation**

The right against exploitation protects weaker sections of society from exploitation. It bans all forms of human trafficking and forced labour, making both punishable by law. Forcing a person to work without wages or to work in occupations that are illegal (e.g. child labour) is forced labour. Trafficking is the trading and

transporting of human beings for the purpose of exploitation (e.g. forced labour or prostitution). 'Begar' or bonded labour is also banned and punishable.

**Right to freedom of Religion**

Everyone has the right to freedom of conscience and religion and people can freely practice and propagate their religion. The only curtailment of this right is if something is done in the name of religion that will disturb public order, or affect the health, moral well being of freedom of another person or group.

**Reservation in Panchayats and Municipalities**

The Constitution gives the structure of government in India. There are three levels of administration: central (central government), state (state government) and local (panchayats and municipalities). After the 73rd and 74th amendments of the Constitution, one third of seats in Panchayats and Municipalities and one third of the posts of Chairperson of Panchayats are now reserved for women.

**LAWS RELATING TO VIOLENCE AGAINST WOMEN**

Women have the right to safety and security whether at home or in public places. There are various laws which seeks to protect women from violence including domestic violence, dowry, sex selection, trafficking and sexual offences. These are sometimes described as gender based violence.

**DOMESTIC VIOLENCE**

The Protection of Women from Domestic Violence Act, 2005 provides protection and relief to women facing any kind of violence within the family. 'Domestic violence' refers to any act or behaviour that harms, injures or endangers health, safety, or well-being, of a woman, and includes physical abuse, sexual abuse, verbal and emotional abuse, and economic abuse, harasses or harms a woman for dowry in any other way causes physical or mental harm to a woman.

'Domestic relationship' means a relationship between two persons who live together in a shared household, or have lived together in a shared household in the past. They could be family members living together as a joint family, or persons related through blood, marriage or adoption. They could also be a couple living together without being formally married.

**Remedy under this Act**

A woman can file an application before the Magistrate for relief e.g. protection order, monetary relief, custody order, residence order, compensation order. She, or anyone on her behalf, can approach the Protection Officer, or service provider, or a lawyer, or the police to help her approach the Magistrate. Protection Officers and service providers are appointed by the state government to provide women facing domestic violence with the assistance they need. They prepare domestic incident reports for the Magistrate, which contain details on the kind of domestic violence reported.

When an application is filed, the Magistrate will consider any domestic incident report received from the Protection Officer or any service provider involved in the case. Whenever possible the case should be disposed of within 60 days.

The Domestic Violence Act does not have any provision for punishing persons responsible for domestic violence. For punishment, to take place a case has to be filed under the Indian Penal Code e.g. Section 498A (discussed below). But the Domestic Violence Act does punish a person who violates a protection order. For example, if a man is ordered by the court not to beat his wife, but he does so anyway, he can be jailed for one year and also fined up to Rs. 20,000.

**Law regarding Dowry and Cruelty to wife**

Although contrary to the precepts and practices of Islam, the system of dowry is present among some Muslims in India. Under the Dowry Prohibition Act, 1961, 'dowry' means any property or valuable security. It is given, or agreed to be given, by one party of the marriage to the other party. It can be given at the time of marriage, before marriage, or anytime after the marriage. Dowry does not include dower/mahr. It is not an offence to give presents at the time of marriage to the bride or bridegroom, where no demand has been made for such presents. These presents should be of customary nature and should not be too expensive as compared to the financial status of the persons giving such gifts.

Although giving or taking dowry is an offence, if dowry has been given, it should go to the wife (bride). If anyone else receives it, the dowry must finally be given to the wife (or bride). If the dowry was received before marriage, it must be transferred to her within 3 months after marriage. If the dowry was received at the time of the marriage, or after the marriage, it must be transferred to her within 3 months after that date.

Failure to transfer this dowry within the correct time is punishable with imprisonment between 6 months and 2 years. Instead of imprisonment, a fine may be imposed of minimum Rs. 5,000 and maximum Rs. 10,000.

#### OFFENCES AND PUNISHMENTS UNDER THE DOWRY PROHIBITION ACT

Offence	Punishment
Giving or taking of dowry	Imprisonment for minimum 5 years and also payment of fine. The fine will be minimum Rs.15,000 or the total worth of the dowry given or taken (whichever is more)
Demanding dowry, whether directly or indirectly	Imprisonment between 6 months (minimum) and 2 years. A fine will also be imposed which may extend to Rs. 10,000
Advertising for offering dowry	Imprisonment between 6 months (minimum) and 5 years (maximum). Instead of imprisonment, the offender may be fined up to Rs. 15,000
Publishing or circulating such an advertisement	Imprisonment between 6 months (minimum) and 5 years (maximum). Instead of imprisonment, the offender can be fined up to Rs. 15,000

#### Harassment for dowry

The Dowry Prohibition Act does not cover harassment for dowry. This is dealt with by the Indian Penal Code (IPC). Under the IPC (Section 498A) if a woman is harassed for dowry by her husband or his relatives, they can be punished with imprisonment for up to 3 years and also ordered to pay a fine.

#### Dowry death

If a woman is killed for dowry the punishment is much greater. Under section 304B IPC a dowry death has occurred if a woman dies within 7 years of her marriage due to unnatural causes (e.g. burns) and shortly before her death she had been harassed for dowry.

The punishment for dowry death is imprisonment for a minimum of 7 years, which can be extended to life imprisonment. Under the Evidence Act those who had harassed the woman for dowry will be presumed to have caused her death, and they must prove their innocence. If a woman is killed for dowry after 7 years of marriage, the guilty will be punished for murder (Section 302) where the punishment is death or life imprisonment and fine.

#### Section 498A of the Indian Penal Code, 1860

A married woman can make a complaint under Section 498A of the IPC when any kind of cruelty is inflicted on her by her husband or his relatives. This complaint can also be filed by her father, mother, brother, sister or by her father's or mother's brother or sister or, with the permission of the Court, by any other person related to the woman by blood, marriage or adoption.

A complaint can be filed against the husband and his relatives (including his mother, father, sister and brother). Punishment under this section is for 3 years imprisonment.

As per **section 498A** 'cruelty' means:

*Any act likely to lead a woman to commit suicide, or likely to cause grave injury or danger to her life or health, or harassment related to dowry*

#### SEX SELECTION

The sex ratio among Muslims in India, while much better than that among Hindus, is unfavourable for women. The Pre-Conception and Pre-Natal Diagnostic Techniques Act, 1994 (PCPNDT Act) prohibits the use of diagnostic techniques for determining the sex of the foetus. Diagnostic techniques refer to both non-invasive techniques such as ultrasound and invasive techniques such as amniocentesis tests.

#### SCHEMES AND PROGRAMMES

There are numerous schemes and programmes to which Muslim women are entitled. Some are specifically for women, and some are specifically for Muslims and other minorities. A few of these schemes are mentioned below:

#### SCHEMES RELATED TO WOMEN

##### Indira Gandhi Matritva Sahyog Yojana

The Indira Gandhi Matritva Sahyog Yojana (IGMSY) was introduced by the Ministry of Women and Child Development for pregnant and lactating women. The aim is to partly compensate them for loss of wages due to pregnancy, childbirth and childcare and also to provide conditions for ensuring safe delivery and good nutrition.



**Rajiv Gandhi Scheme for Empowerment of Adolescent Girls [RGSEAG]- SABLA**

The focus for the scheme is out-of-school girls by improving their nutritional and health status and upgrading their home skills, life skills and vocational skills. The scheme also aims to equip the girls with information on family welfare, health, hygiene and guidance on existing public services. Alongside this the girls will be encouraged into mainstream formal or non-formal education.

**Swadhar**

This is a relief scheme to provide shelter, food, clothing and care to the most marginalized and isolated women and girls living in difficult circumstances without any social and economic support. It provides emotional support and counselling to such women and help to rehabilitate them socially and economically through education, awareness, skill development and personality development through behavioural training.

The scheme facilitates arrangements for specific clinical, legal and other support for women and girls in need of intervention by linking and networking with other organizations in both Government and Non-Government sector on a case by case basis. Help-lines and other facilities can be set up under the scheme and other services as required for the rehabilitation of women in distress.

**Support and Training Programme for Women**

This scheme aims to provide an integrated package of services to women to enable them to become economically independent and improve their socio-economic status. The package includes upgrading skills through training, creating better and sustainable employment opportunities, facilitation of organogenesis of women and connecting support services for better coverage of health check-ups, referral services, mobile crèches and education facilities.

The intended beneficiaries of the schemes are women from marginalised communities and those below the poverty line (BPL) without assets and poor women from Scheduled Castes and Scheduled Tribes. It specifically targets women headed households in rural and urban areas.

**SCHEMES RELATING TO MINORITIES****Maulana Azad National Scholarship Scheme for Meritorious Girl Student Belonging to Minorities**

This scheme was set up to recognise, promote and assist meritorious girl student belonging to national minorities who cannot continue their education without financial support. Scholarships are given for school and college fees, purchase of syllabus books, stationery and equipments required for the course and for payment of boarding and lodging charges.

Only girl students belong to national minorities (Muslims, Christians, Buddhists, Sikhs and Parsis) can apply. They should secure not less than 55% marks in aggregate in their secondary school certificate examination, conducted by any recognised Centre or State Boards of Secondary Education. The family income of the student from all sources should be less than Rupees 1 lac in the preceding financial year and the girl should have confirmed admission in class XI. The University, College or Institute offering admission should be recognised by the Government at the Central or State level or any other competent authority

**Area Intensive Programme for Educationally Backward Minorities**

The Area intensive Programme was launched in 1993 by the Department of Education, Ministry of Human Resource Development (MHRD), to support educationally backward minorities under which a grant is given for establishment and strengthening of educational infrastructure in primary and upper primary schools and also for opening multi-stream residential higher secondary schools for girls to promote their participation in science, commerce, humanities and vocational courses.

**Prime Minister's 15- Point Programme for Welfare of Minorities**

The objectives of the programme are enhancing opportunities for education; ensuring an equitable share for minorities in economic activities and employment, through existing and new schemes, enhanced credit support for self-employment and recruitment to State and Central Government jobs; improving the conditions of living of minorities by ensuring an appropriate share for them in infrastructure development schemes and prevention and control of communal disharmony and violence.

**Centrally Sponsored Scheme for Providing Quality Education in Madarasas (SPQEM)**

The objective of the scheme is to encourage traditional institutions like Madrasas and Maktabas to introduce science, mathematics, social studies, hindi and english in their curriculum by giving them financial assistance. However, the process of modernization of traditional Madrasas and Maktabas will be voluntary. The scheme will seek to provide opportunities for vocational training, to enter the job market and to encourage entrepreneurship for children studying in Madrasas.

**CONCLUSION**

India being a secular democratic country there is much more political and social space available to Muslim women in India compared to their sisters in many other Muslim countries. Women are becoming self-sufficient and, in some cases, also decision makers. But situation is not so bright as far as Muslim women are concerned. It is also necessary to understand that things are not totally stagnant on Muslim women's front. An educated middle class is emerging among Indian Muslims - though still small - which is well aware of changing society and need for change among Muslim women. The educated Muslim women exposed to democratic politics, electronic and print media, are becoming aware of their rights and no longer prepared to accept what is being imposed on them in the name of religion. In last one decade there have been many positive indications of change. To avail of this social and political space increased awareness among women is needed. The greatest stumbling block is poverty. One finds even great urge for modern education among women but poverty pulls them down. Though one cannot expect drastic changes in the plight of Muslim women in India in near future but one can certainly hope for incremental changes.

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## DOMINATING SOCIAL MEDIA MARKETING TRENDS-2014

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### ABSTRACT

*Marketing paradigm has totally transformed in the post-Social media arrival period. All small and large business organizations are doing their best to shift their marketing strategies from traditional tools to this new era tool a.k.a Social Media Marketing. The credit for this paradigm shift goes to the popularity among masses and especially among youth, which is facilitating firms to gain more insight about the customer needs and really helps decision makers in taking informed decisions. Social media marketing has evolved with time and fortunately, in this article, I'm going to examine that. We will go through all the changes that really caught the marketers' eyes in the year 2014 among social media trends.*

*Keywords: Social Media Marketing, Customer, Youth, Year-2014, Informed Decisions.*

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### INTRODUCTION

Media can be defined as a mode of communication which involves dissemination of various informations related to news, entertainment, education, data or promotional messages. But social media is somewhat different from this, social media means a social instrument for communication. In Web 2.0 terms, any website that doesn't just give you information, but allow you to create, share or modify information/ideas while giving you that information, is a Social media site. A user can comment on something, can give his vote of confidence, can share his views about a product and many such actions can be performed by the user on social media sites. All these actions when combined forms the set of data on which marketers can do their research and can try to find the pattern of people's likes and dislikes. These insights might prove to be a huge advantage to the marketers who are striving for success in this highly competitive economic environment. Some examples of social media websites are:

- **Social Bookmarking.** Pioneered by Delicious in 2003. Users can interact by tagging websites and searching through websites bookmarked by other people. Other examples of these kinds of websites are Blinklist, Simpy.
- **Social News.** Users interact by sharing articles and other users may comment on those articles, which ultimately decide the popularity of that article. Examples are Digg, Propeller, and Reddit.
- **Social Networking.** The most commonly used social media website section. Individuals or communities may interact with each other by adding friends, commenting on profiles, joining groups and having discussions. Facebook is one example that needs no introduction and just to let you know that by 2012, the user-base of Facebook has crossed 1 billion-mark.
- **Social Photo and Video Sharing.** Individuals or communities may interact with each other by sharing photos or videos and commenting on other's submissions. Examples are YouTube, Flickr.
- **Wikis.** Individuals or communities may interact by adding articles and editing existing articles. Examples are Wikipedia, Wikia.

**Note:** The purview of Social Media is not restricted only to above mentioned sites, but on a generic level we can say that all those websites which allows users to interact with each other or with site, then that becomes a part of Social media.

As we have mentioned earlier, the actions performed by the users on the Social media sites can be used to extract useful information about the users' inclination. Next, we are going to discuss with you, what are the top queries marketers want, to be answered so that they can make an informed decision.

### TOP QUERIES MARKETERS WANT TO BE ANSWERED, WHILE MAKING USE OF SOCIAL MEDIA SITES

Due to the massive expansion of Social Media marketing industry, the needs of marketers have changed a lot. Here are the top issues which are present today in front of marketers with social media marketing. At least 83% of marketers, who were surveyed, find it difficult to answer the following questions:

**1: Effective Strategies:** What social strategies are most effective?

The way computer world has evolved over the last couple of decades, is fascinating. Similarly, the Social media world is also evolving in a very fascinating manner. Due to this frequently changing nature of the Social media,

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it has become difficult for the Marketers to decide on the set of tactics and strategies which they can follow, in the coming years and standardize them. The number-one question marketers want answered (91%) is what strategies work best for them.

**2: Customer Involvement:** How do I involve my target audience with the Social media networks?

Around 89% marketers face this quest of engaging with the target audience through the Social media websites. They want to figure it out how to best connect with people. While businesses are becoming more social, those that best engage will enjoy the fruit of customer loyalty.

**3: ROI Metrics:** What's the ROI [Return on Investments]?

When surveyed, a whopping 88% of marketers confessed that they actually struggled to measure the return on investment for social media activities. Among all the other questions marketers are facing nowadays, this question is rated at the highest level in their mind at least for the last four years. Apparently, very few have succeeded in figuring this out.

**4: TOOLS:** What are the preferred Social Media marketing tools?

With the continuous growth of data volume on social media websites and social networking interactions, it has become imperative for the technologists that they devise some tools which can really simplify the job of a social media marketer. When surveyed, a large section of marketer i.e. almost 85% has a feeling that they don't know what tools are best.

**5: THE RIGHT AUDIENCE:** What is the right target audience?

Since the consumer base of social media is widely dispersed and scattered, it's becoming more difficult to find out the right audience to whom the marketing tactics needs to be targeted. Around 83% of marketers are struggling with the same issue. They really need guidance, considering the massive volume of data on these websites and their ever-changing methods to involve people.

Now when we are aware of the major issues marketers are facing in Social media marketing, it's time to assess whether it is possible at all to leverage social media for marketing purposes or it's all just a hype. And even if it's possible to leverage the information available on Social media sites then what are the tools available in the market for the same. These tools really needs to be efficient and should cater to all the demands of marketers like acceptability of the tool among audiences, innovative and creative marketing. So, here we are going to analyze some trends that happened during the year 2014 which will definitely give answers to many of the questions of marketers.

#### MAJOR TRENDS IN SOCIAL MEDIA MARKETING 2014

Mathematically, the **Trend** can be defined as "*a pattern of gradual change in a condition, output, or process or general tendency of a series of data points to move in a certain direction over time or we can say a general direction in which some thing is developing or changing*".

Let's have a look at some of the major trends occurred in the area of Social Media Marketing in 2014, which marketers cannot afford to ignore.

**Social video:** - Looking back at the year 2014, almost everyone is aware of the huge success that social videos have generated. At the very beginning of this year, Jeanette Gibson, VP Customer Success & Community at **HootSuite**, predicted the explosion of social video saying "*because short, shared, online video is so popular amongst younger generations, many brands are also embracing it as a powerful marketing tool.*"

Sharing videos on Instagram has been a great hit among businesses. In addition to that, big players like HBO, Taco Bell and McDonalds have started campaigns on Snapchat, the popular app which allows users share crisp video clips or even combine them to create 'fables.'

Last year has seen more and more use of powerful and engaging social videos and other examples ranged from Budweiser's successful Super Bowl Campaigns to the continued dominance of GoPro on YouTube

#### THE CONCEPT OF SOCIAL MEDIA BUSINESS

The scenario of business is going through a big change due to the changes made by social media marketing impact. One of these changes can be identified with new business domain known as Social media business gaining limelight with the proliferation of social media across every organization and department.

Innovative businesses would definitely adopt social media strategies, to help improve their customer's experience and in turn, their sales too. There are many organizations that are working on this model, for example take the case of Ford motors. They are really leveraging the customers' social experience to improve their business metrics.

What they do is, whenever they made a new blog entry, they copy the image, post title and viewers' comments and paste all of them on their main website. When a client in search of a new car, visits the site, he get to experience the company and its values from a social frame of mind right from the beginning. Showing your blog and your readers' comments to new customers gives a welcoming and amicable first impression for the company.

### **EFFICACY OF SOCIAL MEDIA ADVERTISING**

The presence of business with effective social media advertising gives business a unique brand identity among competitors. The t popular tools among social media advertising channels are Facebook, LinkedIn, Twitter, blogging. Facebook, LinkedIn and twitter offer paid advertising to their clients for advertising on their sites.

As per to the surveyed report made in 2014 by social media examiner more than half of marketers (54%) preferred Facebook as the most popular platform, followed by LinkedIn (17%), Twitter (12%) and blogging (8%). This statistics is clearly representing the value of these advertising options and their popularity among marketers.

### **IMAGE-CENTRIC NETWORKS BRINGING GREAT SUCCESS**

A new shift under social media marketing is generated and new benchmarks are created by many of these image-centric networks like Instagram Pinterest, and Snapchat. All these may not be a serious competition for social networking sites, but they are creating a loyal user-base, and becoming the key to their success.

For instance, Pinterest is experiencing some good astounding retention rates: As per to research by RJ Metrics, and 2014 has seen a fall in male pinning activity, women apparently appear to pin more longer they're on the platform.

Business units are continuously trying to find out creative ways to use such image-centric networks to reach younger and newer audiences. A recent example for the popularity of these platforms is that Mashable recently announced that MTV will be using its Snapchat account for announcing the nominees for the Video Music Awards.

### **GOOGLE+ A NEW SUCCESS FACTOR**

Google+ is a black sheep among the world of social media. Google+ doesn't rely on your existing connections, instead it helps you to make new one. Google+ is a social network which builds off of your Google Account. And if you have a Google Account, you can activate your Google+ account as easily as you activate Google Now.

Google+ helps in connecting you to others with your passion and Communities, and also helps you to keep those interests separate with Circles. Google+ doesn't have ads, but it does feed them. Moreover half of marketers are using this platform, and 61% of businesses increased their Google+ activities in the year 2014.

### **POWER OF WRITTEN WORDS**

Valuable words and content always gain appreciation, remarks and shared. So, if marketers are having good industry insight or compelling information (e.g. Social media marketing industry report) written words and content works brilliantly that provides an opportunity for the marketers for creating true leadership.

58% of the marketers as per to survey find original written content as the most important form of social media content, followed distance by original visual assets 19% and original videos 12%. Even LinkedIn also understood the power of such written words that's why opened up their publishing platform to all members.

### **THE WEB BLOG STRENGTH**

A blog is also known as Web blog. A Web blog is a personal online diary or we can say a journal which allows us to share our thoughts and ideas, in a blog we can add video, games, pictures, music, read comments which visitor leave on our blog. On web blog, Blogging is done which is known as the act of posting content on a blog or posting comments on someone else's blog.

In recent scenario Blogging is very popular because it allows people to interact and connect with each other. It has become increasingly important for social media marketers and 68% of marketers are planning to increase their future use of blogging. Over the last two years, this fact has been witnessed that importance of blogging incrementally climbed among marketer's choice.

### **SOCIAL MOBILE APPLICATIONS**

As technology is changing rapidly, need of end users are changing as per to the changing scenario. Every second person is fascinated with world of smart phones and smart applications are bringing more and more ease in the lives of end users. The rise of mobiles and their almost universal acceptance and use means that

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optimizing your social content for mobile is vital. Visual content such as images and video needs to be made easy to view on smart phones and tablets and today every business firm is accepting this new trend of social media marketing and reciprocating towards it in a positive manner.

They all are making business applications based on android platform system which is downloadable to the end users at free cost. Some examples of such social mobile applications are Axis bank mobile application, myntra shopping mobile application, flipkart mobile application and many more are there in market.

According to the survey made by social media examiner for the year 2014, 43% of marketers under the survey have a mobile-optimized blog, which is up from 28% in 2013. B2B marketers were more likely to have their blogs mobile-optimized when they were compared to B2C marketers.

### **CONCLUSION**

Social media marketing has undergone through various changes and new trends were established in this area especially in the year 2014. Every day, it seems like there's a new social networking trend to take advantage of, and the platforms themselves are constantly changing. For this reason, it's becoming even more important for marketers to take the time to research trends and execute tactics to keep up with the competition.

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**AN ANALYSIS OF EFFECT OF TV ADVERTISING VIEWING HABITS IN CHILDREN AND ITS  
IMPACT ON BUYING BEHAVIOUR**

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**ABSTRACT**

*In the modern-day world, advertisement depicts an extensive element in inducing customers to acquire products and services. The incidentals of ads in facades of added activities in corporations are very striking. In recent times all corporations crave to achieve the greatest market share. There are ample brands on the trading floor numerous are carrying out wonderful, nevertheless, of them, a limited are yet overwhelmed to acquire the clench of the market, the reason being the modification in consumer behavior and purchasing process. There are passable stashes available universally, just a click away. With eternities, wants consummation has been a precedence for individuals, be it foodstuff, clothing, or accommodation which is appropriately elucidated in "Maslow's Hierarchy of Needs". Due to globalization, and privatization the all-embracing civilization has stemmed to a conjoint place and channeled to the advancement of advertisements. The complete approach of the market has altered from stock-centric to customer-centric, the rationale being a massive displayed and diffident market with plenty of options. There is an ample-recognized statistic that children are intensely watching TV, and to some extent have advertisements amid the programs broadcasted are watched with intense interest. In an advertisement, dialectal, timing, merchandise's branding, promotion, punchline, musical effect influences the buying process of parents of such children with TV viewing habits.*

*Keywords: Influencer, Children TV viewing Consumer Behaviour, Potential Customers.*

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**INTRODUCTION**

For striving to achieve a higher market share each corporation uses diverse behaviors to fascinate customers of diverse sections of the marketplace and the superlative technique to develop as a marketplace leader. In this stimulating milieu, a company must inspire its merchandise in a mode that increasingly customers gain attention in its products. Consumer buying behavior is a common expression that clarifies consumers' selections or likings that they partake for a creation. It is an interdisciplinary science and signifies the behavioral background in which a customer acts while probing for, buying, exhausting, appraising, and placing, merchandise and services.

When an individual procurements products and services, it comprises a proportion of psychological and societal procedures that occur beforehand and afterward the purchasing deed. In the contemporary realm of communication apropos the whole thing is plentifully accessible. What initiates or inspires a consumer, is it an insentient inspiration, or is it organized? or is there an inimitable pyramid of incentives or its unreasonable expenditure? Consumer behavior pacts with the energetic communication of consequence and understanding, behavior, and eco-friendly measures by which individual comportment the trade facets.

The consumers are exclusive and the behavior, goal, inspiration -procedure, and usefulness are also dissimilar to the effect that it might bring to the family, offspring, associates, neighbor, etc. Television is the utmost operative and significant media in culture due to its reach, affordability, and acceptance. It embraces the superior influence of inducing children. Through advertisements and marketing administration, it is fairly obvious that global industries could vend goods and services to the mass owing to the certainty and pester power of children. TV viewing influence and influence on children buying behavior are studied via the literature where they have worked many stratified primary and secondary sources of data samples to validate. To entice children to the merchandise it is needed that the advertisement should encompass such appeals bequeathing to their age, mindset, and interest for explicit merchandise. This paper progresses towards developing a thoughtful consideration of children's procurement procedure and the chief intention of this paper is to appraise the effect of advertisements on children's intention to the buying process.

**LITERATURE REVIEW**

Many academics have completed a detailed study on the outcome of children's effect on the family's purchasing behavior and the family's purchasing process. Television plays a very significant role in the conduct of children's practice to affect the parents to catch the object of his or her worth. Media like Television directed matters, being widespread and robust owing to its reach and consequence over children, is the pivot for a child's mental attitude, credence, and predisposition to a product or service.

Galdolage, B. S., & Wijesundara, C. B. (2007) in their research composed together primary and secondary data. Primary data was collected from children and parents. Secondary data from printed articles, newspapers, pertinent journals, and pertinent establishments. Bestowing to both quantitative consequences and qualitative accounts, researchers discovered that advertisements intended at children have 1) the effect of children to family deciding procedure and 2) Owing to the cumulative family budget. While later stated that 80% of the children who are above 6 years, also have a significant disposable income (in the arrangement of pocket money) and they employ this money for junk foods and sugared products. Important conclusions of the research are 1) children as 'motivators', 'influencers', and 'deciders' than 'customers' of products 2) generating skirmishes and hostility inside the family 3) bad food habits, unhealthy food choices, and childhood obesity. 4) generating hostile behavior, fierce imageries, and dissolute and deplorable expenditure outlines. 5) copying advertising stars and superstars. Priya, P., Kanti Baisya, (2010) have researched with parents of youthful children and found children to be major motivators for purchase action of their parents.

### **RESEARCH OBJECTIVES**

1. To study the influence of TV advertisements on consumer buying behavior.
2. To evaluate the role of children in influencing the buying habits of consumers.

There is an association amid TV seeing and espousing the advertised possessions. If kids see TV leading to buying added advertised possessions, Bernard L, (1995) Steer. C & Sherriff A (2005). Higher the TV watching reasons higher food-related acquisition and higher food buying instruments leading to obesity amongst children. TV advertisement usually there is not at all advertising relating to fruits. This mechanism developed reason for diminishing usage of vigorous food and more junk eatables amongst children. (Woodward DR, Cummings FJ, Ball PJ, Williams HM, Hornsby H & Boon JA 1997). In the U.K the greatest preferred gadget for children is to see the TV program. All children see the twenty-eight program on weekly basis. The kids see TV and influence their parents to procure advertised things, Maes L (2006) In an analysis in the USA, articulated that there is a robust association between children's acquisition behavior and TV watching. The study revealed that 21 advertisements per 60 minutes are connected to eatables, Dibb .S (2005). Strzyzewskis (1990) contended that children acquire deeds of suspiciousness, retaliation, argument, etc. Klein (1993) stated children seeing TV recurrently, depict deeds ferocious in character. Singer et al. (1995) deliberated indications of Mental disturbance and viciousness in children's performances who see higher hours of television and stated that children watching television for five hours or more per day, demonstrate additional violence in behaviors and are exposed to higher probabilities of trauma. Moreover, children seeing acts and pugnacious show, are additionally ferocious in their defiance.

### **TV WATCHING AS AN INFLUENCER OF CHILDREN :**

Nowadays, companies devote an enormous volume of gains in advertising in diverse channels for example TV, outdoor displays, etc. And TV is a customary media. Advertising is a public message encompassing info regarding the nature of products, services, or ideas. The advertiser offers and provides philosophies concerning the products. (Ramaswami & Namakumari, 2004). The selection of media is reliant on the description of messages. TV is an economical medium with a high advertising impact.

Over an extended phase of time, the Television set has developed as an enduring feature in higher and intermediate class families, and it is not uncommon in the lower culture of borough parts and pastoral families. Responses to TV advertisements appear to be robust than the rejoinder to design advertisements. The advertisers come across TV as an operative instrument to usage television somewhat than design mass media to influence consumers, moderately due to the truncated rate of literacy (Ciochetto, 2004). TV promotion not only modifies passions but stretches substantial messages employing a distant accomplishment effect on the everyday existence of individuals (Kotwal et al, 2008). At the age of four years, children may well comprehend the advertisements. The children entice that type of advertisement in which they initiated a state of affairs.

### **TV WATCHING INFLUENCING PARENTS SHOPPING PREFERENCES :**

The consumer purchasing behavior of three kinds of individuals originate (a) customers, (b) purchasers, and (c) influencers. In this viable creation, marketers want to choose whom to aim, and how to influence them entirely by their publicity approaches. Family and family members as customers and decision-makers portray diverse characters in the procedure of procurement of any product or service. Being a potential buyer, recently children have become very important consumers due to increasing purchasing power and growing influence on the purchasing decision. As family dynamics and values are changing, i.e. a greater number of double-income families, a more socialized world, and fewer parent-child interactions in families are on a rise, parents fulfill all demands of kids, try to compensate for their absence, Cognitive and Social development in children, is seen



while socializing with peer group discussion. While in the analytical age of 7 to 11 years, children use persuasive pestering while emotional pestering is seen from an early age but differs from child-to-child.

#### **TV ADVERTISEMENTS RELATING TO JUNK FOOD :**

An advertisement relating to children's program partial advertisements comprise of food advertisements which are junk eatables. TV advertisement is the basis of the attraction of kids regarding food. In the U.S.A corporations producing foodstuffs provide a budget of 75% to TV advertising and an entrepreneur running a restaurant retains a 95% budget for advertising in TV (research facility Washington DC, USDA, 199,173-180). Largely kids are getting attracted to junk food like burgers, pizza and end up being not only obese but with so many health issues.

#### **TV ADVERTISEMENTS RELATING TO TOBACCO AND ALCOHOLS:**

Children admire advertisements and become straightforwardly fascinated by those showing child simulations, superstars, creatures, and cartoon typescripts. (Ross et al. 1984) gaged more than five hundred and fifty youngsters of California of almost twelve years of the age specified that there occurs a robust association between observing advertising of tobacco leading to its purchases too. Durant et al. (1997) examined that advertisements showing alcohol and tobacco, influence children. Children are fascinated by such things effortlessly. Such children seeing advertisements for drinking and smoking are prompted to use it as well.

#### **TV ADVERTISEMENTS RELATING TO ROCK MUSIC:**

As per Fedler et al. (1982) rock music developed the motive of watching advertisements in young and adolescents. Those who give attentiveness to rock music, are more attracted to such advertisements. Stack et al. (1994) initiated that suicide rate partakes augmented for the reason that of tuning heavy metal music. Took (1994) highlighted kids with a liking towards rock metal music movies are deprived of school grades and are more prone to getting ruined grades.

#### **CONCLUSION**

The widespread competition in corporate creation has fashioned clutter, making it grim to vend the goods to customers. This race in the corporate creation has reinvigorated the marketers to contemplate contrarily and revolutionize exclusive marketing stratagems targeted at viewers to advance a reasonable and modest lead over entrants. Children are the probable customers of time to come and do command a robust power of speech in the pronouncement to procure goods as enjoy sturdy say in family acquisition decisions. The marketers are aiming children to endorse their goods, yet it is hard-hitting trade as the product favorites are fluctuating drastically in children and usually are not pronely sticking to a brand for a long period. There is continuously a probability of Children's Behaviour being predisposed by dissimilar family structures and communiqué paraphernalia. Aggravation strategies show that numerous interactions whether positive and negative. The inventiveness and novelty in the communication and the section of the target to be maneuvered, yet all children act on similar lines across gender. All over an intermezzo, due to globalization, privatization, comprehensive civilization has stemmed from a mutual place and directed to the expansion of commercials. Therefore, this paper provides useful insights to marketers to deliberate upon children's angle of advertising to attract potential consumers.

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SAARC: ROAD AHEAD

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**ABSTRACT**

*SAARC's progress for achieving its aim has always halted due to border and other minor issues among the member nations. The member nations have spent too much on their defense forces for maintaining human created borders forcing to divert the focus from development to defense. The region being pool of talent and resources are drained by other super powers for their need. Today even when world and region is undergoing digitalization the SAARC must look for a solution to its long term issue of insecurity using digital means that can help in overcoming tensions that particularly exists in region due to debates and challenges on borders especially between its two big powers India and Pakistan. Unlike traditional meetings which brings in contention over boundaries and also other challenges created by non state actors that includes Pakistan sponsored terrorism vandalizing peace inside India regularly. This paper will explore to look at the challenges and opportunities of cooperation that member nations have and what steps can be used to overcome it to initiate friendship and mark the new beginning.*

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**INTRODUCTION**

Former President of Bangladesh Zia Ur Rahman initiated the idea of creation a body which will help in developing the region as one regional unit and as result on 8 December, 1985 South Asian nations Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka created SAARC (South Asian Association for Regional Cooperation). They primarily focused on five areas for immediate cooperation namely agriculture, rural development, telecommunications, meteorology, health and population activities. Afghanistan joined SAARC in 2005. The region has 9 (nine) observers namely (i) Australia; (ii) China; (iii) European Union; (iv) Iran (v)Japan; (vi) Republic of Korea (vii) Mauritius (viii) Myanmar and (ix) United States of America, where India did push for a five year moratorium before elevating the status to that of a dialogue partner<sup>1</sup>. SAARC has failed to achieve its goals due to failure in staying united where the relation between two regional powers (India and Pakistan) have not been stable as Pakistan which has always been a military dominated country has been pushing terrorists and also use sympathizers who allow their nation to be used as launch pads for inserting in fake currency notes and terrorism like Nepal that creates rift in the region. Besides Pakistan's use of terrorism other issues like Jammu & Kashmir, Teesta River water sharing raises the tension between India-Pakistan and India-Bangladesh respectively besides several other small issues among member nations becoming hindrance in achieving their common decided aim.

SAARC's several annual meeting like 1989, 1992, 1994, 1996, 1999, 2000, 2001, 2003, 2006, 2009, 2012, 2013 and 2015 got cancelled only due to fear that India and Pakistan might indulge in a war. The tension between two regional powers not only led to cancellation of many annual meet but prevented development in the region which needed collective decision that could have been achieved through the annual meeting.

India when seen from geographical perspective it is positioned at centre and largest among all members in terms of landmass that has land boundary with almost every member nations (except Afghanistan, with which it had until Pakistan illegally occupied a part of Kashmir) thus making it a normal to have issues with other members related to borders as this borders are not only geographically challenged but have been drawn by their colonial masters the British during their era and it is quiet a normal phenomenon to have few disagreements even when compared to family.

The increasing urge of humans on technology and increasing dependence on internet has been felt in whole region like the rest of world where it is making work easier for the population and at same time creating a sense of threat if it is not regulated. Cyberspace has been included as in the list of domains of war front where nations are increasingly fortifying its virtual assets in borderless cyberspace with policies and plans.

**CHALLENGES IN SOUTH ASIA**

The south Asian region that stands as high resourceful whose citizens are going to other countries and creating advanced technologies besides their raw agricultural produce today lives at a much lower income per capita as compared to before and it is accounted that much before European Economic Community came to existence

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<sup>1</sup> See <https://www.livemint.com/Politics/japiR4cqvcSW9HgIbxUuxO/Saarc-to-review-observer-status-only-after-five-years.html>

which was in 1958<sup>2</sup>, Bangladesh, India and Pakistan the three south Asian nations were doing better business until 1947 that is till they were united. 1947 during partition of India to curb out Pakistan the increasing violence in region led to downfall of the trade production and started to benefit(s) other nations like USA, Russia and China etc.

China remains keen to de-establish India in order to capture global market as it knows only India can shatter its dream of becoming superpower in region. China has been influencing insurgencies in India often taking route through its neighbours and it is trying to surround India using its String of Pearls strategy where it is trying to gain key ports in Bangladesh, Pakistan and Sri Lanka to surround India and put psychological pressure. The region having similar topographical feature almost produce similar crops making them more an adversary than friends and go in competition against each other on certain items like tea, jute, rice, instead of uniting to create stores at different places for better income.

The member nations of SAARC like other nations of world have fought on multiple occasions for the ensuring security of borders that actually resulted in destruction of resources and since it is almost impossible now to remove the political border which all nations have spent majorly on modernizing its defense forces to give befitting reply against threats that if arises over boundary issues. Traditional warfare or aggression that is applied by nations to weaken belligerent nations like pumping fake currency notes, money laundering, smuggling, human trafficking also involve internet for communication which needs an effective mechanism to counter it in today's time. Even when considered the big threat that the region falls prey to i.e. the human trafficking also involves cyberspace as most of dealings are done over internet even from sharing pictures to transfer of money. Regional body will need to consider on establishing a working committee to monitor and snoop on mobile conversations of habitual offenders to get in leads for preventing such crime<sup>3</sup>.

Apart from raw materials and crops other exportable items among the SAARC nations itself faces a challenge like electrical machines are seen with suspicion over the threat of being used as a potential dual use spying device which makes the regional nations to reject such devices on ground security concerns and at same time region's neighbor China manages to sell its devices giving it at a cheap price. India and Pakistan is believed to have technical domination in the region over using technology making each other suspect of being involved in a spying project specially designed by its intelligence agency for surveillance.

This alleged spy culture which was existing since ages has got redefined in this era of cyberspace and global powers like US, Russia and China who have made it possible to hack into the every technological device that are connected to the internet.

The psychological warfare<sup>4</sup> or spreading of propaganda which has always been considered a key tool for de-establishing enemy camp has seen in increased application using internet which is now spreading skilfully designed rumours in such manner that truth often seems to be untrue. Although there are several initiatives undertaken by the member nations to become self sufficient but still the finished product has to be exported to non member nations which are away from the region for this negative environment thus giving way for other superpowers to make their presence in the region using private owned companies like Microsoft, Google, Yahoo and others.

Today there is huge flow of people from SAARC region especially from Bangladesh, India and Pakistan to other parts of world who have now become face of big global brands as well establishing their own lives away from the region where their economic contribution to that country counts them as HNWI (High Net Worth Individuals) creating a loss for the region as money is flowing from the South Asian region to other nations. The progressing digitalization and influence of internet can be used to remove the US \$ role as currency mediator can be removed in SAARC region in order to boost the regional economy. Although there will be opposition which can be influenced by global powers as introducing a regional currency will help in removing dominance of US\$ and other foreign reserve in region.

Related to interaction between the student or people in SAARC region they fear to interact with neighbouring friends not only in real but in social media as well over fear that anti-terrorism agencies may barge inside house

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<sup>2</sup> See <https://www.bbc.com/news/world-europe-18788906>

<sup>3</sup> See <https://www.bbc.com/news/business-33076527>

<sup>4</sup> See <https://www.heritage.org/global-politics/report/winning-without-fighting-the-chinese-psychological-warfare-challenge>

to pick them up for interrogation which in many cases are to cover up their failure in catching real cyber criminals mainly due to lack of co-ordination and cooperation in regional law enforcement agencies resulting in humiliation of innocent victims.

The situation is leading to such that even if top officials or leaders holding portfolio wants peace in SAARC region would be referred as traitors owing to friendly attitude. The case gets reversed when today's youth goes to an overseas country for purpose of studying or work including to rulers of their mother/fatherland (Britain) choose to stay in same apartment and share meals. After completion of their courses many prefer staying back because of the open society and in case few returns they have in whole intelligence officials ready for some quick interrogation in case of any trace for cross border cyberspace communications with batch mate back in neighbourhood. Youths of the region who are more virtually connected with the world, must be given the platform to get united to revive the old rich heritage and how to make the region a wealthiest empire. The trust deficit among the members are growing day by day due to groups where one nation is joining hand with others to make itself feel secure but in actual they are making themselves weak by exposing the vulnerabilities and flaws. In the content the external involvement like China and US are biggest threats not only in technology but in physical world; if trades are taken into account then individual trade ties with china is seen to be more of member nations that among themselves.

Today's persisting problem in region are deep rooted which includes improper land demarcation, illiteracy, food scarcity, insecurity, and few others which is related to health that includes poor hygiene and sanitation which can be believed to be solved by cyberspace involvement where mobile applications can help in educating people about actual land demarcation and create awareness about identifying fake news to stop regional hatred. For catering youth the challenges like where farmers/ fisherman cross illegally can be guided using cyberspace as these technologies are not impossible since youths from this same regional are going abroad and designing for other nations who in turn are going to sell the region.

Areas where the borders are close and people generally cross due to easy access of local healthcare system can be made to register under mobile based application system so that doctor appointment and other necessary facilities can be provided to ease the issue and eradicate the concern of illegal migration; In similar way the illiteracy issue in remote areas near borders can be solved by internet based apps and smart learning centers which can be developed under BADP (Border Area Development Plan)<sup>5</sup> and in other areas under SAARC development plan.

It is often found the involvement of nation's internal politics into a framing the foreign policy of nations gives a big challenge for the SAARC when issues like Indus water sharing, Teesta water sharing, Madheshi people and Tamil ethnic issues made relations between India-Pakistan, India-Bangladesh, India-Nepal & India-Sri Lanka a little tensed. This scenarios although don't have any direct link with cyberspace but the effects were felt when the patriotism of the people rises up and people abuses and hurls each other for the act which ultimately modifies the actual content of the issue.

The Indian Cyber Army and Pakistan Cyber Army and other pro regional armed forces who are always behind each other<sup>6</sup> defacing and stealing resources from each other's Government or crucial establishments can actually work together for preventing attacks from threats originating outside the region and aimed at them. Adversaries like USA being much cyber advanced nation become failure to prevent data breach then individual nations of the region are an easy prey to such attacks. The Chinese hackers who are responsible for USA's largest data breach OPM attack<sup>7</sup> is definitely behind its Asian competitor India for similar hacking similar data base in the name of UIDAI. Pakistan may take that China would not take any interest in Pakistan's data because they are all weather friend, but its quiet true only national interest matters and why China is not attacking Pakistan because China has easy access to Pakistan data server due to so close involvement between the two. When India and Pakistan will be busy attacking each other server, any tech giant can come in to take the collected data and use it to their advantage therefore it is better to identify common goals and enemy.

<sup>5</sup> See <https://www.jagranjosh.com/current-affairs/guidelines-for-border-area-development-programme-released-1436436634-1>

<sup>6</sup> See <https://www.indiatoday.in/nation/story/india-pakistan-cyber-war-run-by-hired-hackers-130151-2011-03-18>

<sup>7</sup> See <https://www.washingtonpost.com/news/federal-eye/wp/2015/07/09/hack-of-security-clearance-system-affected-21-5-million-people-federal-authorities-say/>

**THE ROAD AHEAD**

All modern threats to the nation like Counterfeit note, smuggling, radicalization and other things like spreading of rumour are mostly carried out through cyberspace where mobile applications like Facebook and WhatsApp are used to spread hatred messages creating in tension in areas.

The pool of talents in SAARC can be only be made to come out through cyberspace where student exchange facilities at virtual level to be acknowledged and encouraged in order to share their ideas which can help in making peace in region. It is never to be forgotten that internet may come at cheaper price making it so appealing and addictive but the price which users are paying are much more than money, it is their personal information which is collected by gangs/groups and then sold to third party companies who uses for generating revenue either by providing to government or to business industries for being used in various purposes ranging from political campaign to selling of product and much more.

Involvement of big players, who are ever ready to extend their helping hand in designing the cyberspace apex body should be avoided in order to make the region devoid of Trojan horse of big powers. Indian venture which has already involved non regional players and Pakistan surely will slowly be inviting senior faculties and experts from China as visiting fellows making it China's international cyber station as China and its technology already have managed to spread its presence across globe to ensure that they have access to every data. Pakistan bringing in China is always like opening a backdoor and simultaneously India inviting other nations is definitely a step which will create more rift and distance in achieving regional unity.

To ensure the impact of real world effect is not shared in virtual world as region being highly patriotic won't be able to control its anger when any little issue takes place in real world between the member nations.

The proper framing of policies for sharing of resources in virtual world depending upon requirement else it may trigger the feeling of biased attitude leading to real world scenario of giving birth to inseparable element called distrust

**CONCLUSION**

With current leaders of the region expressing desire for cooperation and identification of avenues where member nations can go through joint ventures and cooperation the digital platform needs to be harnessed in order to keep the progress alive and not let incidents of cross border firing to become hindrance or small scale intrusion across borders which can actually be a work by other big powers to ensure the divided south Asia for their benefit.

The current institutional mechanism which is seen to be active in social media needs to take the initiative for ensuring that misinformation and fake news campaigning promoting propaganda can be stopped to ensure smooth relationship among the SAARC members. It is often referred that India and Pakistan are big powers in the South Asian family where they try to influence the group but when it comes to internet all nations are equally threatened as online radicalization has made many youth join anti-national activities or global terrorism organizations like Al-Qaeda. India's superiority in acquiring intelligence in the region need to taken on positive note than on aggression by Pakistan to race for becoming the cyber superpower in the region, the applications on playstore and other store needs to be made free of surveillance and snooping device. Pakistan is often found using its expertise in defacing Indian websites including stealing data which then is retaliated by India now needs to join together for saving region from falling prey to any future online threats.

It is already seen how social media and Facebook post is capable of creating nationwide strike and chaos but the need to initiate a cyber forum for mutual intelligence sharing is not given a thought yet in order to preventing terrorist organization from initiating fight between two nations on virtual and real world as there is a possibility that terrorist groups can start hacking few sites of India first and then initiate cyber war between India and Pakistan later resulting violence in Kashmir and damage could be faced more by Pakistan as Pakistan does not have too fortified defence in cyber and security force. The time has come finally to show maturity for the member nations by working collectively and start framing policies freshly in this new domain as it is the nation's politics that decides fate of the region. If member nations work together for the region then the day is not far when SAARC will become a cyber power; with secure cyberspace the member nations will also have a secure nation as internet and cyberspace are only means of information sharing and gathering now which eventually also become an example for other organizations to follow in digital world.

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