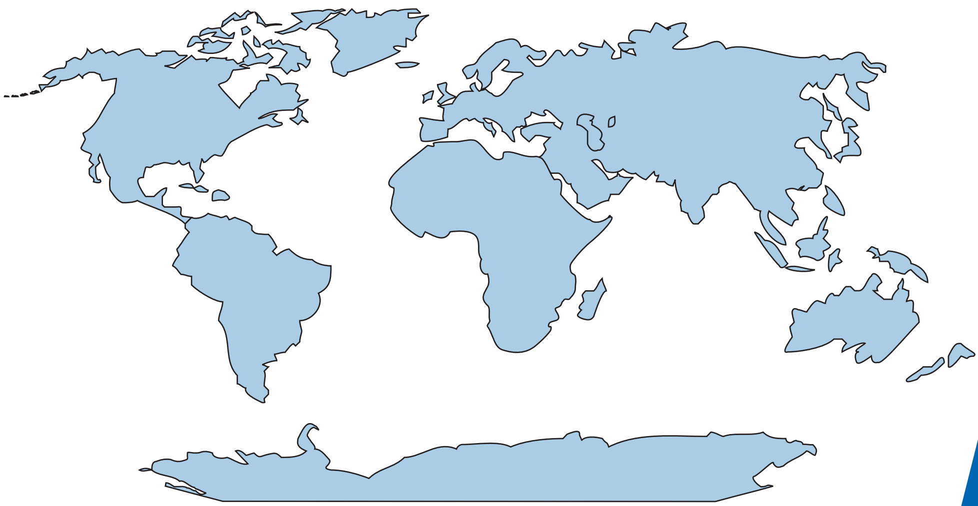
ISSN 2322 - 0899

INTERNATIONAL JOURNAL OF RESEARCH IN MANAGEMENT & SOCIAL SCIENCE



Volume 5, Issue 2 (I)
April - June 2017

International Journal of Research in Management & Social Science

Volume 5, Issue 2 (I) : April - June 2017

International Journal of Research in Management & Social Science

Volume 5, Issue 2 (I): April - June 2017

CONTENTS

Research Papers

OUTREACH AND SUSTAINABILITY OF MICRO FINANCE INSTITUTES IN INDIA: A CRITIQUE	1 – 9
Dr. Harjit Singh, Dr. B.S. Hothi, and Dr. Priya Solomon	
A CRITICAL STUDY OF CONSEQUENCES OF NON PERMISSIBILITY OF Ph. D. ALONG-WITH THE JOB	10 – 14
Dr. Dhananjay Avasarikar	
A STUDY TO DETERMINE FACTORS FOR POSITIVE INTENSION TOWARDS ONLINE GROCERY SHOPPING	15 – 20
Manisha Gupta, Dr. Himani Gupta and Dr. Deergha Sharma	
TRAINING TO TEXTILE EMPLOYEES IN TIRUPUR REGION	21 – 25
Dr. R. Kanakarathinam	
UNDERSTANDING THE ROLE OF NIRF IN SELECTION OF HIGHER EDUCATIONAL INSTITUTIONS - A CRITICAL EVALUATION	26 – 29
M. Resham Lohani and S. Prasanna	
PARADIGM SHIFT IN MARKETING AN FMCG BRAND: A CASE STUDY OF PATANJALI	30 – 36
Prof. Janardhan G. Shetty and Dr. Akhila R Udupa	
A STUDY ON FINANCING FOR SKILL DEVELOPMENT IN FOOD PROCESSING UNITS WITH SPECIAL REFERENCE TO DIBRUGARH DISTRICT OF ASSAM	37 – 46
Rajpol Bharadwaj and Prof.Ajanta Borgohain Rajkonwar	
LEARNERS ATTITUDE AND PREFERENCE TOWARDS E-LEARNING – AN EMPIRICAL INSIGHT IN ERODE DISTRICT	47 – 52
Dr. S. Kalaiselvi	
IMPLEMENTATION OF NATIONAL GREEN HIGHWAYS MISSION (NGHM) FOR SUSTAINABLE ENVIRONMENT AND INCLUSIVE GROWTH OF INDIAN ROADS AND HIGHWAYS SECTOR	53 – 57
Prof. Siddesh K. Pai, Patnaik Bijayanand, Dr. Ashish Tripathi and Dr. Neeraj Anand	
CHANGING TRENDS IN MANAGEMENT EDUCATION FROM CREATING EMPLOYEES TO ENTREPRENEURS: AN EMPIRICAL INVESTIGATION	58 – 62
Dr. Farhat Mohsin and Stuti Sahni	
AN OVERVIEW OF GREEN MARKETING FOR CLEAN ENVIRONMENT IN 2-WHEELER AUTOMOBILE SEGMENT	63 – 68
Naveen Kumar Swarnkar and Dr. Indu Santosh	
NON-MONETARY MOTIVATIONAL FACTOR – A GENDER WISE STUDY	69 – 74
Dr. Annu Tomar and Dr. Alka Agrawal	

WEB-BASED CORPORATE SOCIAL REPORTING PRACTICES (A STUDY OF SELECTED PRIVATE SECTOR INDIAN COMPANIES) 75 – 82

Suruchi Mittal and Dr. Amandeep Singh

FRINGE BENEFIT EFFECT ON EMPLOYEES PERFORMANCE TOWARDS ORGANIZED RETAIL APPARELS SECTOR (ADITYA BIRLA FASHION & RETAIL LTD.) IN BILASPUR DISTRICT- A STUDY 83 – 89

Poornima Thakur and Dr. Indu Santosh

CONCEPTION OF CONSTITUTIONAL CULTURE 90 - 97

Prayas Dansana

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017

ISSN 2322 - 0899

OUTREACH AND SUSTAINABILITY OF MICRO FINANCE INSTITUTES IN INDIA: A CRITIQUE

Dr. Harjit Singh[1], Dr. B.S. Hothi[2], and Dr. Priya Solomon[3]
Associate Professor[1]& Assistant Professor[3], Amity University, Noida, Uttar Pradesh
Professor[2], Gitarattan International Business School, New Delhi

ABSTRACT

In the past two decades, Microfinance has grown rapidly in India. With the objective to assist the poor to work their way out, Microfinance has come up as an economic development tool for poverty reduction and self-reliance. As it channelizes the scare resources for the benefit of poor, it is an effective tool for faster and inclusive growth too. Though Micro Finance Institutions (MFIs)are operating in 572 districts with 11732 branches spread all over India but majorities of Indians are unaware about the penetration and its outreach. Rural people have very low access to institutionalized credit (from commercial bank). This study is an attempt to analyze the role of microfinance in poverty mitigation vis-à-vis studying the two key indicators i.e. client outreach and loan portfolio of MFIs being the key contributors for achieving financial inclusion in India.

Key Words: Financial Inclusion, Microfinance, Poverty reduction, MFIs, Rural Finance

JEL Codes: G20, G21, O10, O13.

I. INTRODUCTION

India is an agrarian economy. More than seventy percent population lives in villages and most of these villages are underdeveloped and untapped. As per the census (2011) over 70% of the rural population is employed in small scale agriculture based activities. Rural segments comprises 19.8 crore household which constitute 71% of total households in India with 49 crore adults individuals. Therefore, there is no doubt that microfinance in India is poised for continued growth and high valuation but it also faces challenges amidst growing opportunities. Those challenges also should be addressed to avoid negative implications on the positive results generated by microfinance for the rural population of India. This industry therefore needs to move past a 10 single-minded focus to double bottom line and expand in products and services offered through microfinance and therefore, overcome the hurdles faced in uplifting the poor. Therefore considering the present conditions, India needs microfinance. Its dependence on agriculture and natural factors should be brought down to international standards.

Though government of India has been trying to bring rural people under the umbrella of financial inclusion but due to number of roadblock, objectives are still not achieved. Now under the new regime, Indian banks and financial institutions have introduced number of strategies in favour of poor people. ‘Each one bank one’ and ‘each one insurance one’ are such initiatives in the rural sector that can alleviate poverty, create employment opportunities and generate good growth. However, for implementing these technologies micro financing through public and private sector agencies is the need of the hour. Microfinance can be a critical element of an effective poverty reduction strategy. Improved access and efficient provision of savings, credit, and insurance facilities enable the poor to smoothen their consumption, manage their risks better, build their assets gradually and develop their micro enterprises.

II. LITERATURE REVIEW

The primary objective of microfinance is to provide credit to the poor people who otherwise would not have access to credit services. Micro-credit programs extend small loans to very poor people for self-employment projects that generate income and allow them to take care for themselves and their families. Numbers of such programs are working in many developing countries. There is no dearth of literature related to microfinance. A clear understanding of terminology and important research studies are necessary to develop the conceptual framework necessary for this study. Though authors studied thorough research studies in length and depth of microfinance but prominent among that provide research gaps for authors and lay the foundation of this research work are as follows.

Otero et al. 1994 in their research work proposed that to be successful, financial intermediaries should provide services and generate domestic resources that must have the capacity to meet high performance standards. They must achieve excellent repayments and provide access to clients. And they must build toward operating and financial self-sufficiency and expanding client reach. In order to do so, microfinance institutions need to find ways to cut down on their administrative costs and also to broaden their resource base. Cost reductions can be achieved through simplified and decentralized loan application, approval and collection processes, for instance,

 ISSN 2322 - 0899

through group loans which give borrowers responsibilities for much of the loan application process, allow the loan officers to handle many more clients and hence reduce costs.

Microfinance institutions can broaden their resource base by mobilizing savings, accessing capital markets, loan funds and effective institutional development support. A logical way to tap capital market is securitization through a corporation that purchases loans made by microenterprise institutions with the funds raised through the bonds issuance on the capital market. There is atleast one pilot attempt to securitize microfinance portfolio along these lines in Ecuador. As an alternative, BancoSol of Bolivia issued a certificate of deposit which is traded in Bolivian stock exchange. In 1994, it also issued certificates of deposit in the U.S. (Churchill 1996).

The Foundation for Cooperation and Development of Paraguay issued bonds to raise capital for microenterprise lending (Grameen Trust 1995). Savings facilities make large scale lending operations possible. On the other hand, studies also show that the poor operating in the informal sector do save, although not in financial assets, and hence value access to client-friendly savings service at least as much access to credit. Savings mobilization also makes financial instituttions accontable to local shareholders. Therefore, adequate savings facilities both serve the demand for financial services by the customers and fulfil an important requirement of financial sustainability to the lenders. Microfinance institutions can either provide savings services directly through deposit taking or make arrangements with other financial institutions to provide savings facilities to tap small savings in a flexible manner (Barry 1995). Convenience of location, positive real rate of return, liquidity, and security of savings are essential ingredients of successful savings mobilization (Christen et al. 1994).

Singh (2001) conducted a study on the socio-economic impact of microfinance programme in Uttar Pradesh. In order to study the impact, rural areas of Kanpur district were selected on account of highest number of credit linked SHGs as compared to other districts in the state. For the purpose of the study, out of 11 SHGs linked with RRB, one group in Beridayria village was selected. It was found that in pre-SHG situation most of the members were dependent on income from labour but in the post-SHG situation their main source of income was dairy. The survey showed that simple and quick credit delivery with lower interest rates in SHGs replaced the money-lenders. During pre-SHG some of the loans were taken for consumption purpose but in the post-SHG situation the loans were mainly taken for income generating purposes. The study showed that the average value of assets increased by 46 per cent and the annual income per household increased by 28 per cent in post-SHG periods. The most interesting feature of SHGs was compulsory savings even by cutting the necessary expenditures. Recovery rate was quite high which ranged from 95 to 100 per cent. The study also revealed that the commercial banks were not prompt in linking SHGs for loans.

Khandker (2003) in his study found that access to microfinance contributes to poverty reduction, particularly for women participants and to overall poverty reduction at the village level of all states.Thapa (2007) Microfinance institutions (MFIs) target the poor through innovative approaches which include group lending, progressive lending, regular repayment schedules, and collateral substitutes.

Jayasheela, Dinesha.P.T and V.Basil Hans (2008) studied the role of microfinance in the empowerment of people and provision of sustainable credit availability to the rural low income population. The research studies the opportunities available for the microfinance institutions with an increasing demand for credit in the rural areas due to inadequate formal sources of credit.

Tehulu (2013) empirically investigated the effect of seven determinants(Breadth of outreach and deposit mobilization, management inefficiency, portfolio at risk, loans intensity, and size) on financial sustainability of microfinance Institutions in East Africa by using probit model by taking unbalanced panel data collected from 23 micro finance institutions consisting of 121 observations from the period of 2004 to 2009 and found that two variables(loans intensity and size) affect positively, two variables (management inefficiency and portfolio at risk)affect negatively, and the remaining two does not affect(Breadth of outreach and deposit mobilization) sustainability of microfinance institution in East Africa. The study concludes that while management inefficiency, portfolio at risk, loans intensity, and size are important determinants, breadth of outreach and deposit mobilization are not important determinants of financial sustainability of microfinance institutions in East Africa. The study keeps silent about the effect of the seventh determinants of MFI financial sustainability leverage. In addition the study concludes the importance determinants as if statistically insignificant means that they are not practically important. Finally the study suggests a comprehensive study on this topic by including credit risk and lending behavior.

The literature review suggests that micro credit was the starting point of micro finance, followed by other Micro financial services, which were relatively recent origin. All the Micro financial services had led to economic development and been viewed as an important tool of rural empowerment and to poverty eradication. For the

 ISSN 2322 - 0899

effective working of Micro finance sector in India, Small Industrial Bank of India (SIDBI) and National Bank for Agriculture and rural development(NABARD) are regularly devoting significant time and financial resources so that the purpose of microfinance can be achieved. Further, it was observed that self-help group (SHG) and micro finance Institutions (MFIs) are the two main approaches that portray the microfinance sector in India.

III. OBJECTIVES OF STUDY

1. To study present status of MFIs in India.
2. To explore the MFIs network in the country and its client outreach.
3. To study the issues faced by micro finance institutes in India
4. To study the significant role played by Self Help Groups (SHGs), Bank Linked Program (BLP) and Micro Finance Institutions (MFIs) in poverty reduction and rural development.

IV RESEARCH METHODOLOGY

The present study is primarily secondary in nature but the better understanding of the concept, subject experts, academicians, and middle level managers of MFIs were consulted.The secondary data was collected from published sources such as journals, financial magazines, annual reports of RBI and Ministry of Finance, Report on trend and progress of MFIs in India, newspapers and websites of RBI, NABARD and Ministry of Finance, Government of India (GOI).

V. PROGRESS OF MICROFINANCE IN INDIA

Microfinance Institutions (MFIs), emerged in 1980s in India have evolved into a vibrant segment of financial sector exhibiting a variety of business models in recent years. Non adherence to rules and going overboard, by some MFIs, had brought a setback to the sector, albeit temporarily. But the sector regained its traction from 2012 onwards and is showing a consistent growth. Spate of policy actions to strengthen the regulation of MF sector, including RBI guidelines on NBFCMFIs and inclusion of loans to MFIs by banks under priority sector had done a world of good for the sector. As a result, lending by MFIs exhibited a robust growth with 50% jump in loans disbursed consecutively during last three years from Rs. 23682 crore during 2013-14 to Rs. 37599 crore and further to Rs. 61860 crore during 2015-16 (www.nabard.org).

The success and outreach of MFIs, especially the large ones both in credit and financial penetration enabled them to obtain approval to operate as mainstream banks/ Small Finance banks which will facilitate lowering the cost of funds and also passing on the benefit to their clients. 1.4 Despite the positive trend being exhibited there is a lurking fear regarding overheating of the sector, multiple financing to the poor clients, poor financial literacy and some grey areas in regulation. Competition to secure and retain the clients by many MFIs both old and new may again lead to over indebtedness and the domino effect needs to be avoided at any cost.

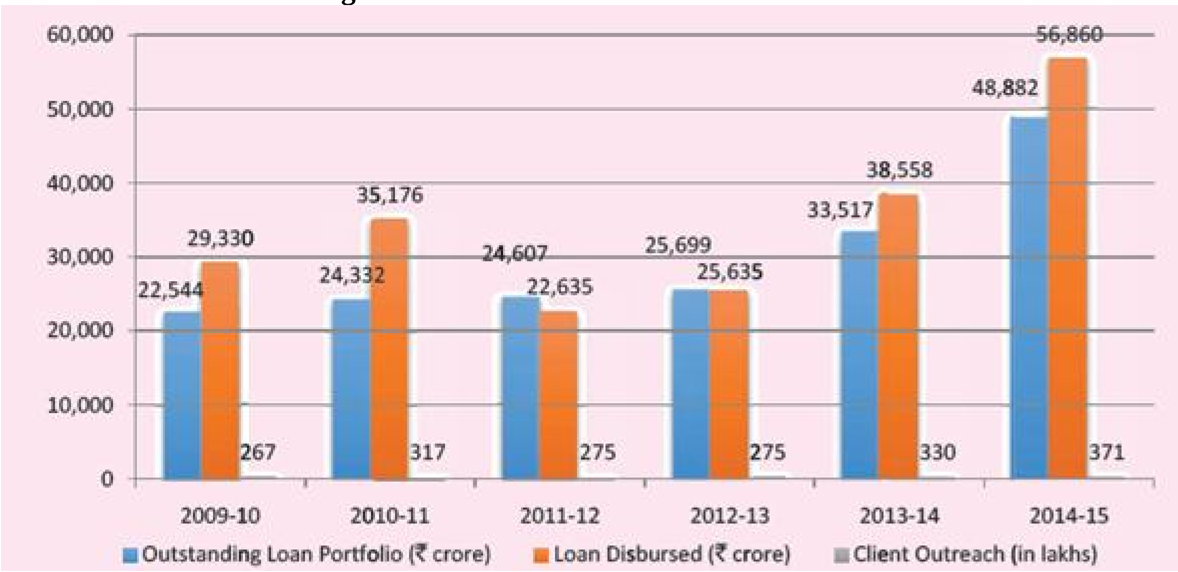
Despite the positive trend being exhibited there is a lurking fear regarding overheating of the sector, multiple financing to the poor clients, poor financial literacy and some grey areas in regulation. Competition to secure and retain the clients by many MFIs both old and new may again lead to over indebtedness and the domino effect needs to be avoided at any cost. Inadequacies in access to formal finance has led to the growth of microfinance in India. In Indiamicrofinance operates through two main channels viz. a) banking system through the SHGs under SHG-Bank Linkage Programme (SHG-BLP) and JLG bank lending programme and b) through Micro Finance Institutions (MFIs) lending through individual and group approach. Both the models coexist in the country for a long time to come. While the MFI model reaches microcredit quickly and efficiently to the financially excluded, the SHG-BLP programme besides credit and savings provides wholesome social and economic justice to the excluded and deprived section of the society and has proven itself as an invaluable platform for inclusive growth.

Figure – 1 : Growth in Indian Microfinance Sector

Sl. No	Year	Outstanding Loan Portfolio (s. Crore)	Loan Disbursed (Rs. Crore)	Client Outreach (In Lakhs)
1	2009-10	22,544	29,330	267
2	2010-11	24,332	35,176	317
3	2011-12	24,607	22,635	275
4	2012-13	25,699	25,635	275
5	2013-14	33,517	38,558	330
6	2014-15	48,882	56,860	371

Source: Sa-Dhan (2015)

Figure – 2: Growth in Micro Finance Sector

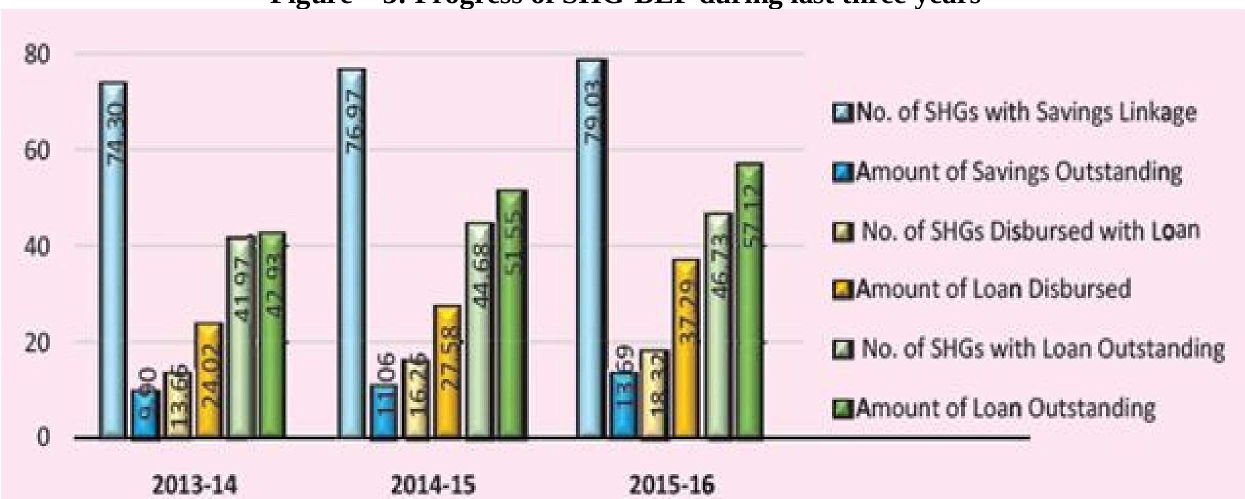


Source: www.nabard.org

VI PROGRESS OF SELF HELP GROUP AND BANKING LINK PROGRAMME (SHG-BLP LINKAGE)

Rejuvenation of SHG-BLP requires coordinated efforts by all stake-holders to tackle the issues of heavy south concentration, stagnation in growth, multiple membership, lower bank linkage both in number and quantum, rising NPAs, etc. which have been an area of concern in the recent past. Efforts at coordination with all stake-holders, capacity building of bankers and SHPIs including NRLM / SRLMs and village level meets with SHGs have shown improved performance of SHG-BLP during 2015-16. The number of SHGs having savings linkage increased to 79.03 lakh as on 31 March 2016 from 76.97 lakh a year back. There was a net addition of 2.06 lakh SHGs during the year. The domain of SHGs consists of 85.6% women groups which play a crucial role in empowerment of the poor rural women. During the year 2015-16, the coordination between NABARD and NRLM/ SRLM ensured that more and more SHGs got bank loans. NRLM is working since April 2013 with its agenda to cover 7 crore rural poor households across the country with sustainable livelihoods through self-managed SHGs and federations. During the year, 18.32 lakh SHGs were disbursed bank loan of Rs. 37, 287 crore. About 44.5% of total SHGs receiving bank credit during the year were covered under NRLM and they availed 45% (Rs. 16,786 crore) of the total amount disbursed. Table 4.1 gives an account of savings, credit disbursement and credit outstanding of total SHGs and under NRLM and NULM during past three years. 4.2 SHG-BLP is a strong intervention in financial inclusion for the bottom of pyramid. A proven platform initially conceived for increasing the outreach of banking services amongst the poor it has since graduated to a programme for promotion of livelihoods and poverty alleviation. The number of SHGs with savings linkage, credit disbursed during the year and bank loans outstanding as well as the quantum of savings outstanding, loan disbursed during the year and total loan outstanding had shown positive growth during the past three years (Figure 4.1). Year 2015-16 was particularly positive for the growth of SHG-BLP.

Figure – 3: Progress of SHG-BLP during last three years



Source: Nabard, www.nabard.org

Figure – 4: Overall Progress under SHG-Bank Linkage Programme during last theer years

(Numbers in lakh/Amount ₹ crore)

Particulars		2013-14		2014-15		2015-16	
		No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
SHG Savings with Banks as on 31st March	Total SHG Nos.	74.30 (1.53%)	9897.42 (20.45%)	76.97 (3.59%)	11059.84 (11.74%)	79.03 (2.68%)	13691.39 (23.79%)
	All women SHGs	62.52 (5.27%)	8012.89 (22.99%)	66.51 (6.38%)	9264.33 (15.61%)	67.63 (1.68%)	12035.78 (29.92%)
	Percentage of Women Groups	84.15	80.96	86.41	83.77	85.58	87.91
	Of which NRLM/SGSY	22.62 (10.46%)	2477.58 (36.01%)	30.52 (34.92%)	4424.03 (78.56%)	34.57 (13.27%)	6244.97 (41.16%)
	% of NRLM/SGSY Groups to Total	30.45	25.03	39.65	40.00	43.74	45.61
	Of which NULM/SJSRY	NA	NA	4.33	1071.81	4.46 (3.00%)	1006.22 (6.12%)
	% of NULM/SJSRY Groups to Total	NA	NA	5.63	9.69	5.64	7.35
Loans Disbursed to SHGs during the year	No. of SHGs extended loans	13.66 (12.02%)	24017.36 (16.67%)	16.26 (19.03%)	27582.31 (14.84%)	18.32 (12.67%)	37286.90 (35.18%)
	All women SHGs	11.52 (11.02%)	21037.97 (17.83%)	14.48 (25.69%)	24419.75 (16.07%)	16.29 (12.50%)	34411.42 (40.92%)
	Percentage of Women Groups	84.3	87.6	89.05	83.53	88.92	92.29
	Of which NRLM/SGSY	2.26 (24.56%)	3480.60 (57.67%)	6.43 (28.45%)	9487.69 (27.26%)	8.16 (26.91%)	16785.78 (76.92%)
	% of NRLM/SGSY Groups to Total	16.52	14.49	39.54	34.40	44.54	45.02
	Of which NULM/SJSRY	NA	NA	1.05	1871.55	1.11 (5.71%)	2620.22 (40.00%)
	% of NULM/SJSRY Groups to Total	NA	NA	6.46	6.79	6.06	7.03
Loans Outstanding against SHGs as on 31March	Total No. of SHGs linked	41.97 (-5.71%)	42927.52 (9.02%)	44.68 (6.46%)	51545.46 (20.06%)	46.73 (4.59%)	57119.23 (10.81%)
	No. of all Women SHGs linked	34.06 (-9.34%)	36151.58 (10.08%)	38.58 (13.27%)	45901.95 (26.97%)	40.36 (4.61%)	51428.91 (12.04%)
	Percentage Of Women SHGs	81.2	84.2	86.35	89.05	86.37	90.04
	Of which NRLM/SGSY	13.07 (9.55%)	10177.42 (18.38%)	18.46 (41.24%)	19752.74 (94.08%)	21.91 (18.69%)	26610.16 (34.72%)
	% of NRLM/SGSY Groups to Total	31.1	23.7	41.32	38.32	46.89	46.59
	Of which NULM/SJSRY	NA	NA	3.18	3462.62	3.13 (-1.57%)	3979.75 (14.93%)
	% of NULM/SJSRY Groups to Total	NA	NA	7.12	6.72	7.00	6.97

(Figures in parentheses indicate increase/decrease over the previous year)

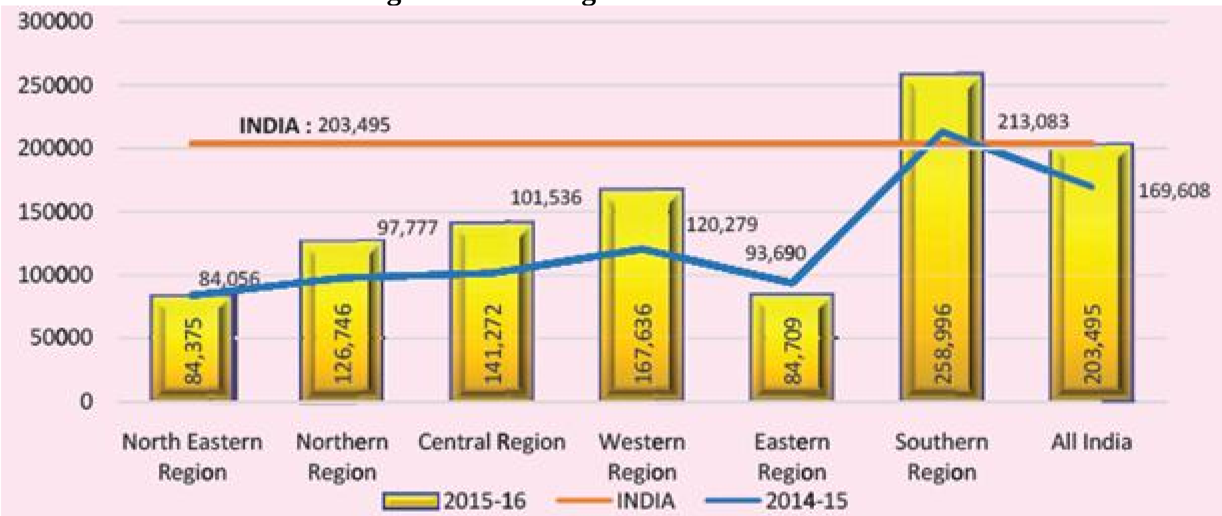
Source: www.nabard.org

VII. PROGRESS OF AGGREGATE GROSS LOAN PORTFOLIO (GLP)

The aggregate gross loan portfolio (GLP) of microfinance institutions (MFIs) grew 84% to Rs53,233 crore during the last quarter of FY15-16. At the same time number of MFI clients increased 44% to 3.25 crore during the same period. In its 17th edition of Micrometer, a quarterly report, the Microfinance Institutions Network (MFIN) says, "South India leads the way with 35% share in GLP followed by North and West which stand at 25% and East contributing 15%" (www.moneylife.in).

There was overall 35% increase in the amount of loan disbursed by banks to SHGs during the year, taking it to Rs. 37,287 crore as against Rs. 27,582 crore during the previous year. The average loan disbursement per group during 2015-16 was Rs. 2.03 lakh which showed a healthy increase of 20% from Rs. 1.69 lakh during 2014-15. Southern Region continued to have the distinction of having highest per group average credit disbursement of Rs. 2.59 lakh whereas other Regions had loan disbursement below the national average. Eastern Region recorded 10% fall in the average loan disbursement owing to fall in the same in Bihar, Jharkhand and West Bengal. Number of credit linked SHGs in these states increased significantly (more than 50%) during the year. As banks provide lower amount in the first credit linkage, this appears to have dragged down the average credit per group. Central Region and Western Region witnessed 39% hike in average per group credit while it was 22% higher in Southern Region.

Figure – 5: Average Loan Disbursement



Source: www.nabard.org

VIII MFI-BANKS LINKAGE PROGRAMME

Micro Finance Institutions (MFIs) act as an important conduit for extending financial services to themicrofinance sector in the country by raising resources from Banks and other institutions and extendingloans to individuals or members of SHGs/ JLGs. MFIs could be (1) NGO-MFIs – registered under theSocieties Registration Act, 1860 or the Indian Trust Act, 1880; (2) Cooperative MFIs – registered underthe State Cooperative Societies Act or Mutually Aided Cooperative Societies Act or Multi State CooperativeSocieties Act; (3) MFIs incorporated under Section 25 of Companies Act, 1956 or Section 8 of CompaniesAct 2013; (4) NBFC and NBFC-MFIs incorporated under the Companies Act, 1956 and registered with RBI. Inaddition to their internal resources, the MFIs have been allowed to mobilize resources through various waysincluding obtaining of bulk loans from Banks/ other Financial Institutions. Though most of the MFIs enteredthe microfinance arena only after the SHG-Bank linkage programme was well entrenched, business of theseinstitutions grew at a much faster pace than the former. MFIs are more aggressive and innovative in reachingout to the rural poor with well-oiled distribution channels as compare to the formal banking system.

Figure – 6: Progress under MFI-Bank Linkage

(Amount ₹ Crore)

Particulars	2013-14		2014-15		2015-16	
	No. of accounts	Amount	No. of accounts	Amount	No. of accounts	Amount
Loans disbursed by banks/FIs to MFIs	545	10282.49 (31.16%)	589	15190.13 (47.73%)	647	20795.57 (36.90%)
Loans outstanding against MFIs as on 31 March	2422	16517.43 (14.50%)	4662	22500.46 (36.22%)	2020	25580.84 (13.69%)
Loan Outstanding as % of fresh loans		160.64		148.13		123.00

(Figures in parenthesis indicates growth/decline over the previous year)

Source: www.nabard.org

 ISSN 2322 - 0899

Post Andhra crisis, the Reserve Bank of India has notified guidelines for the lending operations of MFIs basedon the Malegam Committee recommendations. A new class of financial organisations named as NBFC–MFIshave been created subject to satisfying certain conditions regarding the capital to be employed, lending tomembers, cap on interest to be charged and margin to be retained, etc. The loans extended to the MFIs bybanks qualify for priority sector category. RBI's upgraded regulations and guidelines on NBFC-MFIs andinclusion of loans to MFIs by banks under priority sector have resulted in phenomenal growth of MFIs duringthe last three years.

Figure – 7
Top 15 Microfinance Companies in India are as follows

1. Annapurna Microfinance Pvt Ltd
2. Arohan Financial Services Pvt Ltd
3. Asirvad Microfinance Pvt Ltd
4. Bandhan Financial Services Pvt Ltd
5. BSS Microfinance Pvt Ltd
6. Cashpor Micro Credit
7. Disha Microfin Pvt Ltd
8. Equitas Microfinance Pvt Ltd
9. ESAF Microfinance and Investments Pvt Ltd
10. Fusion Microfinance Pvt Ltd
11. Grama Vidiyal Micro Finance Ltd
12. Grameen Financial Services Pvt Ltd
13. Janalakshmi Financial Services Pvt Ltd
14. Madura Micro Finance Ltd
15. RGVN (North East) Microfinance Limited

IX MICROFINANCE OUTLOOK IN 2016

The main highlight of Microfinance Institutions for the financial year 2016 is as follows:

- Esaf Microfinance, Equitas, Suryoday Microfinance and Ujjivan Financial Services are looking to offer shares to the public through IPO's (Initial Public Offers), their issues could hit the markets within the next 6 months.
- Expect strong loan portfolio growth for the next 2-3 years. MFI's are expected to grow by 30-40% annually which means the top MFI's in India could double in size over the next few years.
- More than 8 MFI's have been given bank licenses and some of them would begin operations this year. Bandhan Financial Services was the first to transform into a full-fledged bank.
- Private Equity investors continue to pour in funds into private unlisted microfinance companies. Many MFI's have also raised substantial amounts through loan securitization which shows that banks have once again reposed their confidence in this sector.
- The asset quality indicators for most MFI's are good though political risk remains, the North Indian state of Uttar Pradesh seem to have over-heated according to some news reports. However unlike 2010, this time MFI's are using credit bureaus to prevent multiple lending.
- During the FY 2015-16 , the credit ratings outlook for more than 12 microfinance institutions was upgraded. This shows the sector has fully recovered from the setbacks it had faced.
- Many microfinance companies have taken loans from MUDRA. The launch of MUDRA has helped MFI's to refinance their loans easily.
- Microfinance has shed its non-profit character. In the last decade, microfinance was the domain of NGO's but the regulations introduced by RBI has totally altered the character of the organizations disbursing loans. Since most NGO's could not meet the stringent financial adequacy requirements, NBFC's now account for more than 90% of the micro-lending taking place in the country.

X. FINDINGS & RECOMMENDATIONS

1. The primary focus of the microfinance sector is mainly on micro-credit with other products still evolving including thrift, insurance and remittance.

 ISSN 2322 - 0899

2. Whether we talk about growth, client outreach or sustainability, Southern region dominates and have highest concentration of MFIs.As compared to other region MFIs are least active in North Eastern and North region.
3. MFIs channel are dominated by NBFC-MFIs in India. It alone covers 89% of total MFIs branches.
4. MFIs can prove to be an effective tool for sustainable development as the client outreach of MFIs is increasing year after year.
5. The trend shows that the MFIs are interested in expanding the urban share as the operational cost is low and operational efficiency is high in urban areas as compared to rural areas.
6. It is, and can be the effective tool for empowering the weaker section of the society.The large sections of clients served by MFIs are Women, SC/ST and Minorities.

XI. CONCLUSION

MFIs in India are unevenly distributed over the different regions of the Country. It has their dominance in Southern Region. Since the overall development for the country is directly relate to the development of its most negligent areas and people of the country. For inclusive growth even spread of MFIs along with its working transparency and peoples trust is must for the success/ efficient utilization of MFIs in any region.MFIs have an essential and vast role to play for achieving the financial inclusion by reaching out the millions of India's "unbanked" population.

The government of India's focus on financial inclusion through Jan Dhan Yojana (JDY) has also benefited MFI's enormously as they can now directly disburse money into bank accounts. Though it is too early to pass judgement on the scheme, most observers believe the real benefits will accrue over the entire decade.

Some valuable lessons can be drawn from the experience of successful Microfinance operation. First of all, the poor repay their loans and are willing to pay for higher interest rates than commercial banks provided that access to credit is provided. The solidarity group pressure and sequential lending provide strong repayment motivation and produce extremely low default rates. Secondly, the poor save and hence microfinance should provide both savings and loan facilities. These two findings imply that banking on the poor can be a profitable business. However, attaining financial viability and sustainability is the major institutional challenge. Deposit mobilization is the major means for microfinance institutions to expand outreach by leveraging equity (Sacay et al 1996). In order to be sustainable, microfinance lending should be grounded on market principles because large scale lending cannot be accomplished through subsidies.

Lastly, the potential for growing micro finance institutions in India is very high. Major cross-section can have benefit if this sector will grow in its fastest pace. Annual growth rate of about 20 % dining the next five year. The loan outstanding will consequently grow from the present level of about 1600 crores to about 42000 crores Annual growth rate of about 20 % can be achieved during the next five years.

XII REFERENCES

1. Agarwal, K. Pankaj., and Sinha, K. S. (2010).The financial performance of microfinance institutions in India. Delhi Business Review, X *Vol. 11, No. 2,(July - December 2010).*
2. Barry, N.(1995), "The Missing Links: Financial System that Works for the Majority," Women's World Banking, New York.
3. Barry, Nancy, Armacost, Nicola and Kawas Celina (1996) "Putting Poor people's Economics at the Center of Urban Strategies," Women's World Banking, New York.
4. Chriseten, R.Peck Rhyne, Elisabeth and Vogel, Robert C (1994) "Maximizing the Outreach of Microenterprise Finance: The Emerging Lessons of Successful Programs," September IMCC, Arlington, Virginia.
5. Churchill, C.F. (1996)," An Introduction to Key Issues in Microfinance: Supervision and Regulation, Financing Sources, Expansion of Microfinance Institutions," Microfinance Network, Washington, D.C. February.
6. Devaraja T.S.- "Microfinance India - A tool for Poverty Reduction" 7. Ghate, P. (2006): "Microfinance in India: A State of the Sector Report, 2006", CARE & Ford Foundation, New Delhi
7. Ghate, P. et.al.(1992) Informal Finance: Some Findings from Asia, Oxford University Press, Hong Kong.

8. Grameen Trust (1995) Grameen Dialogue No.24, Dhaka, October.
9. India: An overview”. http://india.microsave.org/node/1270.
10. Jayasheela, Dinesha, P. T., and Basil, Hans. V. (2008). Financial inclusion and microfinance in
11. Kabeer N. (2001), “Conflicts Over Credit: Re-evaluation the Empowerment Potential of Loans to Women in Rural Bangladesh”¨: World Development, Vol.29, No.1.
12. Kabeer, N. (2005):” Microfinance a Magic Bullet for Women’s Empowerment”, Economic and Political Weekly, 29 October 9.
13. Kim Kyung-Hwan (1995) "Access to Credit, Term of Housing Finance and Affordability of Housing," Housing Finance International 9(4), June 22-27.
14. M-CRIL (2012). Microfinance Review: MFIs in a Regulated Environment a financial and social analysis. www.m-cril.com
15. Otero, M. and Rhyne, E.(1994) The New World of Micro-enterprise Finance -Building Healthy Financial Institutions for the Poor, Kumarian Press, West Harford, Connecticut.
16. Phelps, P.(1995) "Building Linkages Between the Microenterprise and Shelter Sectors: An Issues Paper," GEMINI, Betuesda, Maryland.
17. Sarma, G. K., and Borbora, S. (2011). Is Microfinance Outreach Sustainable? A Case of Microfinance Institution Model in India. Paper prepared for Second European Research Conference on Microfinance to be held during June 16-June 18, 2011: University of Groningen, The Netherlands).
18. Tehulu,T. A. (2013). Determinants of Financial Sustainability of Microfinance in East Africa. European Journal of Business and Management.Vol.5, No.17,pp 152-158.
19. UNCHS and ILO (1995) Shelter Provision and Employment Generation, Geneva.
20. Women's World Banking (1994) "United Nations Expert Group on Women and Finance," New York.
21. Zerai, B., and Rani, L. (2012). Is There a Tradeoff between Outreach and Sustainability of Micro finance institutions? Evidence from Indian Microfinance Institutions (MFIs). European Journal of Business and Management, Vol 4, No.2, PP: 90-98.
22. Status of Microfinance in India, www.nabard.org, Accessed on 04/9/2016.
23. Microfinance in India – 2016 Outlook by Abhay N, http://indiamicrofinance.com/microfinance-india-2016-outlook.html, Accessedon 15/10/16.

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

A CRITICAL STUDY OF CONSEQUENCES OF NON PERMISSIBILITY OF Ph. D. ALONG-WITH THE JOB

Dr. Dhananjay Avasarikar
Professor, Suryadatta Institute of Management and Mass Communication, Pune

ABSTRACT

There was news, in one of the leading Newspapers in the last month, titled as ***'Ph. D. Impossible along-with the Job.'*** *In the opinion of the Researcher, strict implementation of the decision of* ***'Non Permissibility of Ph. D. along-with a Job'*** *of the concerned University seems to have far reaching effects and defects on almost all the classes of Academicians, Heads of the Educational Institutions, Assistant Professors interested in studying for Ph. D, Colleagues of Assistant Professors and other Academicians who would serve in the Institute during Ph. D. Study Leave of an Assistant Professor.*

In one of the articles published thirty six years earlier, one author has criticized the quality of the research. In another leading regional Newspaper two years earlier, there was a series of articles which emphasized several negative aspects associated with the overall Research Quality. like Non Innovative, Non Creative, 'Bought,' strictly Salary and promotion focused, etc. In order to put forward the reality about the Research Quality, the researcher himself wrote an article after the series was over and that article was published in another competing newspaper clearly pointing the other side of the Research out to the general public, at large.

In this Research Paper, the Researcher has attempted to study the Consequences of a major decision arrived at by one of the Universities regarding non permissibility of Ph. D. studies along-with the Job.

INTRODUCTION

There was news in one of the leading regional Newspapers (Maharashtra Times, dated 17th March 2017, Friday, Page No. 14) in the last month titled as ***'Ph. D. Impossible along-with the Job.'*** As per the contents of the news, a Professor (Assistant) or any other person working in private sector cannot serve as such and study for the degree of Ph. D., simultaneously. The practical scope and application of the rule is restricted only to one of the Universities in Maharashtra, right now. It is mandatory for the professors who intend to study for Ph. D. to submit to the concerned University the form of sanctioned leave, minimum for three years.

It may necessarily not, at all, be out of place to point out over here that University Grant Commission (U. G. C.) had already introduced an important amendment having the same impact as aforesaid, in its rules eight years earlier, in the year 2009 itself. However, the same amendment was not strictly executed in practice till date, by the University in the news. In other words, at present it is decided by the said University to implement such an amendment, as per the dictates of the words.

In the opinion of the Researcher, this decision arrived at on the part of the concerned University, no doubt, seems to have far reaching effects as well as defects on almost all the classes of Academicians, Heads (Chairmen and Directors or the Principals) of the Educational Institutions from which the Assistant Professors want to study for Ph. D., Assistant Professors themselves, who intend to study for Ph. D., Colleagues of such Assistant Professors – Professors and Associate Professors, other Academicians who would serve in the Institute during Ph. D. Study Leave of Assistant Professors.

The effects (Positive Impacts) and defects (Negative Impacts), together termed as consequences on different classes of Academicians would undoubtedly not only be different but at times they may even be conflicting, thus controversial, in practical nature.

Thus, only after an Assistant Professor or any other person working in private sector, desirous of doing Ph. D., submits a sanctioned letter of leave, for a minimum period of three years, from the respective college or private organization, the University will accept the proposal for Ph. D. as a candidate.

REVIEW OF LITERATURE

Almost in all the Seminars, Conferences, Guest Lectures and Workshops related to the topic of 'Research,' more often than not, very loud comments are passed, now-a-days, by the Chancellors, the Vice-Chancellors and the Deans of different Universities, Chairmen, Directors, Principals, Vice-Principals and the Heads of different Departments, of various Educational Institutions, etc. that the overall quality of Research has drastically or substantially dropped down, over a period of last few years. At the same time, none of these authoritative persons have ever quantified the exact number of years for which this is actually taking place.

ISSN 2322 - 0899

This present Research scenario aroused curiosity and interest in the mind of the Researcher and thereafter, he tried his resources to the best of his capabilities to stress the origin of dilution of the quality of the Research through Review of relevant or pertinent literature. To the utter surprise of the Researcher, it was found out that the process of Research Dilution is certainly not, at all, new nor it started just eight to ten years back, as it was suspected by the Researcher, but, as per the reliable literature readily available, right now, indeed, it predates back to as many as thirty six years.

An article titled, 'Do you want Ph. D?' authored by the late eminent Management Consultant, Senior Management Professor and entrepreneur ***Dr. Dilip Sarwate*** was published in one of the leading (having highest circulation as per the Audited figures by Audit Bureau of Circulation since then till date – around 5, 00,000 per day) regional newspapers (Sakal) in Maharashtra on ***Sunday, 22nd January 1981, thirty six years earlier.*** In this article, he has highlighted different formal and procedural aspects associated with the Research like Research Registration, Appointment of Research Guide, so called Guidance given by the Research Guide, Research Topic, Data Collection, etc. In his article, he has critically evaluated all these aspects in detail and tried to point out the lacunae existing in the Research system, then. No wonder, the quality as it is experienced today is too diluted, as it has not resulted overnight or within a span of short time, but it has happened over a minimum period of more than thirty six years or so, as it is clearly evident from the review of significant piece of literature, as referred to, above.

In another leading regional Newspaper (Maharashtra Times) two years earlier, there was a series of articles which emphasized several negative aspects associated with the overall Research Quality. like Non Innovative, Non Creative, 'Bought,' strictly Salary and promotion focused, etc. Majority of the controversial, thus, doubtful, debatable and disputable, opinions expressed in such articles were really based on personal observations and experiences of the respective authors, therefore, they seemed to be totally bias, bogus, hence baseless. As a result, jumping to a general conclusion about Research Quality was definitely not found quiet appropriate to the Researcher.

One of the peculiar features of such articles was that hardly any positive aspect associated with the Research was included. There were, no doubt, some facts and a little substance in the articles, but, that was only half the story about the overall Research Quality. ***In order to put forward the full story about the Research Quality, the researcher himself wrote an article after the series was over and that article was published in another competing newspaper (Sakal, on Tuesday, 3rd February 2015) clearly pointing the other side of the Research out to the general public, at large.*** Otherwise, wrong impression about Research could have been created among the general masses.

Furthermore, it is a well established fact that a piece of literature, in order to qualify the caliber or status of the Research must fulfill minimum two criteria, viz., firstly it should certainly be innovative and secondly it should surely be based on Scientific research Procedure. In the article, mentioned in the last paragraph, it was contented by the Researcher quiet firmly that some percentage of Research undertaken, these days, does stand the true test of validity against the two criteria. If an interested Researcher intends to find out the exact percentage of **'Pure Research'** prevailing at present, he must necessarily conduct a field survey following a scientific procedure. (Consisting of several practical aspects like Population, Sample, Sample Size, Questionnaire, Data Collection, Analysis, Findings and finally Inferences or Conclusions)

RESEARCH PAPER OBJECTIVES

The following are the Objectives of the Research Paper.

1. To Study Consequences of University decision regarding Non pbility of Ph. D. along-with the Job. on different classes of Academicians
2. To Study the Philosophy of University Grant Commission (U. G. C.) behind Amendment in the Rule related to Ph.D.

RESEARCH PAPER SCOPE

The Practical Scope of the Research Paper extends to the Assistant Professors desirous of doing Ph. D. Further, it also extends to the study of Philosophy of University Grant Commission (U. G. C.) behind the amendment in the Rule related to Ph. D.

RESEARCH PAPER METHODOLOGY

The following Research Methodology is adopted for writing this Research Paper.

1. The Research Paper is based on both the Secondary Data and Primary Data.

 ISSN 2322 - 0899

2. Review of pertinent Literature is done to gather secondary Data for the Research in order to understand, in depth, the Academic Status of the Research in past and at present.

3. The Interviews of different (Chairmen, Directors, Principals, Vice-Principals) the Heads of different Departments of various Educational Institutions in and around Pune City are conducted to ascertain their opinions and views about the quality of present Research.

TECHNIQUE AND TOOL USED FOR PRIMARY DATA COLLECTION

1. The ***Personal Interview Technique*** is used for the purpose of Primary Data Collection to conduct Research and the ***Data Collection Tool*** is ***Non-disguised and un-structured Questionnaire.***

Sources of Secondary Data

For this Research Paper, the sources of Secondary Data which are related to the Research include only a book. The details about the book are included in the Section of 'Categorized Bibliography,' which is located towards the end of the Research Paper.

Consequences of University decision regarding Non Permissibility of Ph. D. along-with the Job on the Chairmen and the Directors or the Principals

The rule of U. G. C. of sanctioning leave to an Assistant Professor for doing Ph. D. would certainly not affect quite adversely and economically those educational institutions which are fully aided by U. G. C. However, for those educational institutions which are unaided, for example, Management Institutions in Maharashtra and in some other states, sanctioning leave to an Assistant Professor would certainly affect quite adversely and economically too.

The top Management (Chairmen and the Directors) would surely have to make an alternative arrangement in place of an Assistant Professor on 'Ph. D. Leave.' Such a substitute professor would be required to be paid, additionally. Sometimes, this may amount to the burden or the liability for the Institute, especially if the student in-take is relatively less and the Institute is Un-aided. On this economic background, would the top Managements of educational institutions be interested in welcoming and implementing U. G. C. decision merrily?

At the same time, there is another inherent danger in sanctioning such a leave to an Assistant Professor and it leads the Researcher to a few following inevitable and unanswered questions.

1. *Assuming for the sake of argument that the concerned Professor has signed a bond with the institute stating that after completion of Ph. D, he would rejoin the same Institute, in case he breaks the bond and travels beyond the boundaries of India, what action can either the top Management or U. G. C. take against such a Professor?*

2. *In such a case, even an Extradition Clause cannot be made applicable in respect of an Academician. Furthermore, when the Indian Courts will have no absolute Jurisdiction in foreign countries, would the valuable amount and precious time invested on a professor would turn out to be a sheer waste?*

Consequences of University decision regarding Non Permissibility of Ph. D. along-with the Job on the Assistant Professors desirous of doing Ph. D.

If such a Professor is associated to a college having U. G. C. Grant, as per the terms and conditions of the bond, he would get the legitimate salary (without unauthorized deduction) on time.

On the other hand, ***if a Professor belongs to an Institute not having U. G. C. Grant, would the top Management be ready and willing to pay the salary as per the Pay Scale to a Professor, on time? Under such circumstance would he be able to concentrate on his Ph.D. studies wholeheartedly?***

Consequences of University decision regarding Non Permissibility of Ph. D. along-with the Job on the Colleagues of Assistant Professors desirous of doing Ph. D.

When one of the members of the staff is on Study leave, in case, a suitable and a fit candidate is not found in his place, it may increase the teaching load of existing colleagues of the Assistant Professor desirous of doing Ph. D., say, other Assistant Professors, Associate Professors and Professors.

Would such colleagues be happy to share the additional teaching load, so created? Would they demand additional remuneration or honorarium for the additional teaching load so shouldered which the top Management would have paid, had the alternative arrangement would have resulted?

 ISSN 2322 - 0899

Consequences of University decision regarding Non Permissibility of Ph. D. along-with the Job on the substituted Academicians

When a suitable and fit candidate is found and substituted in place of a vacancy resulting from Study leave of a Professor, would such a substitute Professor do justice to his job, when he is well aware of the fact that he may not continue in the same position for more than maximum three years? Would his short-term teaching attitude and narrow teaching approach dilute the quality of teaching? Would the Management pay to such a substituted professor adequate compensation as per the rules, particularly if the alternate arrangement is easily possible?

Philosophy of University Grant Commission (U. G. C.) behind Amendment in the Rule related to Ph.D.

As per the contention of University Grant Commission (U. G. C.), Ph. D. cannot be treated or interpreted as a part time degree. As it is the case in some other Universities, Ph. D. is a full time degree.

When a period of three years is allotted to a candidate to do research, preferably in an area of his choice or liking, he is expected to provide adequate and fresh time to do all the activities related to the Research during that time. On the contrary, when the Research is undertaken as a part time activity, the Researcher cannot do so as his first priority would naturally and normally be to perform those activities which may lead to direct or indirect benefits either immediately or moderately. Moreover, when the Researcher has taken a ***'Research Leave',*** he is not allowed to serve anywhere or to engage himself in any other business or gainful activity because of which there is every possibility that his prime attention is fully concentrated on the activity of Research.

As a result of this measure, it is expected by the University Grant Commission (U. G. C.), that the overall quality of the Research would definitely increase over a period of time.

Researcher's Opinion about Strict Implementation of U. G. C. rules regarding impossibility of Ph. D. along-with the Job –

On the basis of an Opinion Survey and personal observations of the Researcher it can be ***concluded*** that U. G. C. decision regarding non permissibility of Ph. D. along-with a job sounds correct. As it is contended by U. G. C. this measure is bound to improve the quality of the overall research in Indian Universities over a period. Therefore, ***in the opinion of the Researcher, Paid Study Leave for doing Ph. D. should necessarily be granted to the aspiring candidates wherever he is associated with a college having U.G. C. Grant.***

At the same time, it is an admitted fact that in case of some unaided educational institutions, simply Break Even Point (B. E. P.) is met with great struggle. Here, a serious problem may crop up. When U. G. C. Grant is not there, can such an Institute afford the Paid leave for consecutive three years to the Professor without any output from him in the practical form of teaching, when at the same time, it has to pay to the substitute Professor?

Furthermore, the practical Research Scenario, in general, is really not encouraging, at present. No doubt, a number of vital factors which are acting collectively, not individually, are responsible for the same scenario. So, also it is highly imperative to implement the decision of U. G. C. regarding non permissibility of Ph. D. along-with the job. Otherwise, it would be very difficult to improve the existing standard of overall Research, as it may get penetrated, shortly.

RECOMMENDATION

The U. G. C. decision of non permissibility of Ph. D. along-with the job is decided to be executed strictly by only by one of the Universities, right now. If other Universities would also shortly start executing this decision strictly, a serious problem would certainly crop up for a class of professors. It may not be out of place to recommend over here that the University authorities in consultation with the managements of different educational institutions would have to arrive at an amicable and mutually satisfactory solution for this 'Would be' problem.

RESEARCH PAPER LIMITATIONS

The following are the limitations of the Research Paper.

1. Consequences of University decision regarding non permissibility of Ph. D. along- with the Job on different classes of Academicians considered in the Research Paper are not, at all, exhaustive, but they are suggestive or representative in practical nature. Only a few such consequences are academically studied for want of length of the Research Paper.

2. As the Researcher is in full time employment in one of the reputed Management Institutes located in 'Pune', rational reservation is adhered to, strictly, while expressing Personal views and opinions.

 ISSN 2322 - 0899

3. The Demographic Details consisting of names, addresses, e-mailids, years of experience and allied matters related to different Chairmen, Directors, Principals, Vice-Principals and the Heads of different Departments of various Educational Institutions in and around Pune City, from whom Primary Data is collected, are not disclosed in the Research Paper, as per their desire.
4. The scope of the Research Paper does not extend to a person working in private sector desirous of doing Ph. D.(who eventually comes within the ambit of the news)
5. The study for this Research Paper is purely of academic orientation, as mentioned earlier, partially based on secondary Data. Therefore, some level of adaptation may be needed in practical decision making situations related to the quality of Research.
6. As the study for this Research Paper is partially based on Secondary Data, all the imitations of Secondary Data have direct and deep impact on various views formed, inferences arrived at and suggestions put forward to improve the overall quality of Research in Indian Universities.
7. As the Research Paper is partially based on Researcher’s own observations, experiences, personal views and opinions, intellectual agreement with all the views and opinions is ideally not expected, in practice.

SCOPE FOR FUTURE RESEARCH

During the course of the study of this Research Paper, the researcher found out that there is an ample scope and adequate potential for research in future for the following topic related to the Consequences of University’s decision regarding impossibility of Ph. D. along-with the Job.

1. Consequences of University decision regarding non permissibility of Ph. D. along-with the Job. on the Employees of Private Sector
2. An Empirical Study of various factors responsible for Diluting the Quality of Research for the Period 2006 to 2016

FOOT NOTE

The titles of the articles of Dr. Dilip Sarwate and the Researcher himself are translated into English as the original articles published in the regional newspapers were in local language. (Marathi)

BIBLIOGRAPHY

Book

1. Chakraborty S. K., 2010, Education in India, A tree without Roots, Shastra Dharma Prachar Sabha, India, Kolkata, edn1.

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

A STUDY TO DETERMINE FACTORS FOR POSITIVE INTENSION TOWARDS ONLINE GROCERY SHOPPING

Manisha Gupta[1], Dr. Himani Gupta[2] and Dr. Deergha Sharma[3]
Assistant Professor[1, 3], Associate Professor[2], Jagannath International Management School, New Delhi

ABSTRACT
Recent innovations in technology especially in the field of telecommunication and internet usage has completely changed the way customer now a day shop for their necessity goods especially grocery. Besides the popularity of online shopping and evolvement of many platforms based on information technology for grocery shopping it is difficult to identify significant factors that influence the customers to adopt the technology for purchasing grocery online. Online grocery shopping is in the growing stage in India. This study attempts to highlights the factors that govern the customers for online shopping with special emphasis on the Technology Acceptance Model its components such as perceived usefulness, perceived ease of use and attitude development to adopt the technology.

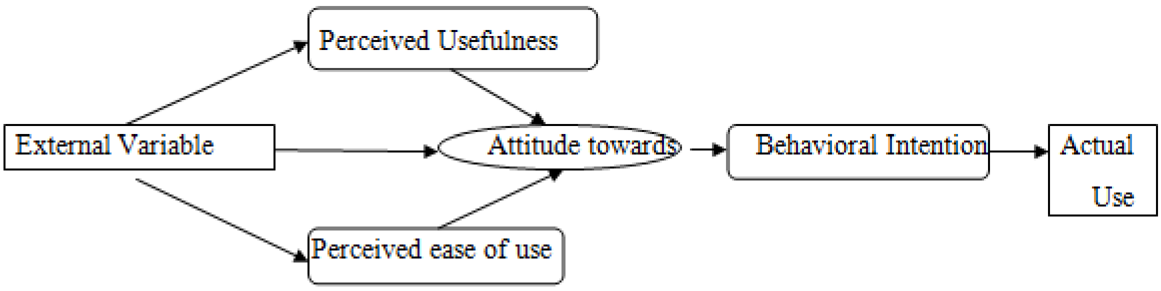
Keywords: Online shopping, Technology Acceptance Model, Perceived Ease to use, perceived usefulness, attitude development.

1: INTRODUCTION

There has been an indicative development in the way shopping is done through internet. This change had led to surprising usage pattern in the online retail vista. Internet is not only considered as a communication media, but also as an important tool for business function. Shopping online is one of the important aspects of internet usage in the contemporary era.

The transformation of how consumer now a days transact for their daily household needs. Weather its ordering food, booking tickets or cab or even shopping for grocery. This change has led to revolutionized largely innovations in the way shopping grocery from mom and pop store to organized retail tom application based stores. Big brands instead of investing in building and infrastructure are now working on tie ups with local grocery stores to increase their reach in market. According to a report Bricks to Clicks: Nielson's Syndicated Brand Health Track on Commerce the preference of Indian consumer to shop online had shifted from their desktop or laptop to smartphones. The consumers tend to adopt online shopping primarily because of ease to shop as online shop availability is around the clock i.e. 24 hrs and seven days.

As per study done by Pastore (2000)[1] which states that there has been a significant increase in online shopping but not much of consumer anticipate actual purchase. Actually consumer use internet as a medium of information rather than purchase. Further a study by Grabner-Krauter & Kaluscha (2003)[2] stated that consumer's reluctancy can be seen while shopping online due to improper technology and infrastructure support to shop online. Why do people use technology? One theory used to explain this is Technology Acceptance model which is suggested by Davis 1989, Bagozzi & Warshaw 1989. [3]



Technology Acceptance Model (Source:Davis 1989)

This model tries to explain why people use any technology in their day to day or work context. The theory explains that people do so either because they find it useful or easy to use.

Actually the usage of technology mainly do not depend on the usefulness or ease to use but it's a matter of perception towards it irrespective of what gender, age, qualification you belong.

The technology acceptance model tries to explain the prospect user's behavior .i.e. intention to use this technology innovation. This model is considered as an extension to theory of reasoned action which recognizes

ISSN 2322 - 0899

that there are situations that limit the influence of attitude on behavior. It is a psychological theory that seeks to explain behavior. (Tishbein & Ajzen 1975).

Technology Acceptance Model involves two primary elements such as perceived ease of use (PEOU) and perceived usefulness (PU) with a dependent variable i.e. behavioral intentions (BI).

2: LITERATURE REVIEW

Alreck and **Settle** (2002) in their study concluded that female have a higher level of skeptical of e- business as compare to male. [4]

Bhatnagar and **Ghose** (2004) elaborated in their study regarding demographic profile and its effect on online shopping intentions. There were finding which had showed mixed relationship between age and online shopping intentions.[5]

Bagchi & **Mahmood** (2004) studied the relation between income and shopping tendency which showed a positive relationship. Further the study also stated relation between education level and shopping intention which ranged from positive to neutral.[6]

Chau et al (2002) in one of their study tried to establish relation between culture and respondants involvement in online shopping. The finding show that consumer from individualistic culture are more prominent for intentions towards online shopping.[7]

Bhatnagar and **Ghose** (2004), **Maudlin** and **Arunachalan** (2002) **Susskind** (2004) studied the relationship between web apprehensiveness, frequency of internet usage and ease with tendency to shop online. The finding regarding comfort was positive while for web apphensiveness was moderate.[8]

Donthu and **Garcia** (1999) in a study attempted to set elaborate relation between the attitude of customer and factors needed for developing attitude which was assumed as convenience, recreational and economy. [9]

Another study by **Brown et al** (2003) and **Cho** (2004) regarding frequency of online purchase and about satisfaction level from past online shopping experience state that the frequency of shopping online and internet usage is positive.[10]

Çelik and **Yılmaz** (2011) explained the consumer acceptance of e-shopping by way of an extended model taking into the dimensions of perceived trust, perceived enjoyment, perceived information quality, perceived system quality and perceived service quality factors to the Technology acceptance model.[11]

According to framework proposed by **Pereay Monsuwé et al**. (2004) exogenous factors plays a vital role in understanding the consumer‘s attitude for online shopping and their intention to shop by way of electronic medium.[12]

Ma and Liu (2004) suggested the inclusion of human and social variables for getting better insights of technology acceptance model.[13]

Another study done by **Legris et al**. (2003) put forward qualitative meta-analysis based on various relationships namely: (1) perceived usefulness and perceived ease of use, (2) perceived usefulness and technology acceptance (use) and (3) perceived ease of use and technology acceptance (use).[14]

A study done by **Lederer et al.** (2000) correlated work-related tasks with the World Wide Web as the application to determine the underlying factors to shop online. It was concluded that the ease of understanding have a direct bearing on ease of use. [15]

3 RESEARCH METHODOLOGY

This study employees a descriptive research which tries to establish a causal relationship between easy usage and usefulness of internet with positive attitude of consumer for shopping grocery online. For the purpose of collecting data a structured questionnaire was prepared which was classified into four parts each part deals with first the demographic profile of consumer, second, their attitude towards online grocery shopping third, their view on the ease of using internet and last to know usefulness of internet for shopping grocery online.

3.1 OBJECTIVE OF THE STUDY

- To study the factors for perceived ease of using internet for online grocery shopping.
- To study the factors for perceived usefulness of internet to shop grocery online.
- To study the implication of online shopping for grocery in developing positive attitude towards their purchase decision.

ISSN 2322 - 0899

This study first would be aiming to perform reliability and validity testing to validate the questionnaire used for data. There after factor analysis is done to extract most relevant factors with reference to variables perceived ease of using internet, perceived usefulness and attitude of consumer towards online grocery shopping.

For the purpose of data collection a structured questionnaire was prepared which comprised of two section ,Section A of questionnaire dealt with the demographic profile of the respondent where as section B dealt with eighteen questions related to three construct wrt Perceived ease of using internet, Perceived usefulness and Attitude of consumer towards online grocery shopping. A sample of 150 respondents was taken these respondents were who have used online mode of shopping grocery or the ones who can be the perspective user of online grocery shopping. The sampling method that was adapted was simple random sampling. Data collected for the fulfillment of objective was web based survey. The data were analyzed using the SPSS 20 statistical package.

4 DATA ANALYSIS AND FINDING

The data so collected was tabulated and analyzed using SPSS as statistical tool .The entire analysis is divided into two parts first the reliability analysis and second is factor identification analysis.

4.1RELIABILITY ANALYSIS

At the time of Pilot study the questionnaire was validate with reliability analysis with the help of Cronbach's Alpha which showed a value of 0.941 which is greater than 0.6, hence we can say the instrument used for data collection is most reliable.

(Table 1) : Reliability Statistics

Cronbach's Alpha	N of Items
.941	18

4.2 IDENTIFICATION OF FACTORS ANALYSIS

For the identification of various latent variable factor analysis was used .For this purpose KMO (Kaiser-Meyer-Olkin) test was conducted to check whether the sample is adequate for conducting factor analysis and found the value to be 0.826, which denotes that the sample was adequate for conducting factor analysis.

(Table 2): KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.826
Bartlett's Test of Sphericity	Approx. Chi-Square	1129.140
	Df	153
	Sig.	.000

Factor analysis was done taking the Eigen value greater than 1 the method used for the purpose was principle component Axis method and Varimax Rotation Procedure. As the result, three Factors are identified, so there are in total 18 items factorized into three factors. Total variance explain was 69.172% (Table 4) only 30.828% was unexplained or could possibly could have been explained through other variable which is not considered in this paper.

Table 3 : Rotated Component Matrix[a]

Latent Variables	Component		
	1	2	3
(i) Shopping grocery online is convenient	**.717**		
(ii) Shopping grocery online is pleasant	**.783**		
(iii) Shopping grocery online is worth it	**.771**		
(iv) Shopping grocery online is interesting	**.801**		
(v) Shopping grocery online is innovative idea	**.689**		
(vi) Shopping grocery online as per necessity	**.784**		
(vii) Shopping grocery online is secure			**.816**
(viii) Easy to learn new technology		**.672**	

 ISSN 2322 - 0899

(x) Easy to find products		.884	
(xi) Easy to compare the products		.765	
(xii) Get the best deal		.753	
(xiii) Satisfaction of needs			.716
(xiv) Makes better purchase decisions	.791		
(xv) Saves money		.642	
(xvi) increase the productivity of shopping task	.640		
(xvii) saves time	.598		
(xviii) Convenient retuning policy		.589	

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

Table 4: Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9.244	51.358	51.358	9.244	51.358	51.358	5.577	30.983	30.983
2	1.997	11.096	62.454	1.997	11.096	62.454	4.391	24.396	55.380
3	1.199	6.659	69.113	1.199	6.659	69.113	2.472	13.733	69.113
4	.967	5.373	74.485						
5	.727	4.037	78.522						
6	.672	3.734	82.256						
7	.579	3.219	85.476						
8	.501	2.783	88.258						
9	.430	2.390	90.648						
10	.323	1.796	92.443						
11	.293	1.629	94.072						
12	.251	1.395	95.467						
13	.237	1.316	96.783						
14	.171	.949	97.732						
15	.140	.776	98.508						
16	.126	.698	99.206						
17	.093	.515	99.721						
18	.050	.279	100.000						

Extraction Method: Principal Component Analysis.

Thus if we try to extract factors form the above analysis the possible factors and their components could be

Factor I- Perceived ease of using internet (for online grocery shopping) the components of this factors are as follows:

a) Shopping grocery online is convenient.
b) Shopping grocery online is pleasant.
c) Shopping grocery online is worth it.
d) Shopping online grocery is interesting.
e) Shopping grocery online is an innovative idea.
f) Shopping grocery online is as per necessity.
g) Make better purchase decision.
h) Increase the productivity of shopping task.
i) Shopping grocery online saves times.

Factor II Perceived usefulness of internet (for shopping grocery online) the components of this factors are:

a) Online shopping is easy to learn technology.
b) Online grocery shopping finding products is easy.
c) It is Easy to compare the products while shopping grocery online.
d) Get the best deal.
e) Online grocery shopping saves money.
f) Product returning policy is convenient.

Factor III Attitude towards their purchase decision (for shopping grocery online)he components for this factor are:

a) Shopping grocery online is secure.
b) Does not require mental effort while shopping grocery online.
c) Shopping grocery online satisfies the needs.

The above identified factors have a positive influence on the positive behavioral intension of respondents to purchase grocery online. As in the beginning we have tried to associate the technology acceptance model and shopping grocery online so the same can be understood by inserting the factors in the model as follows:

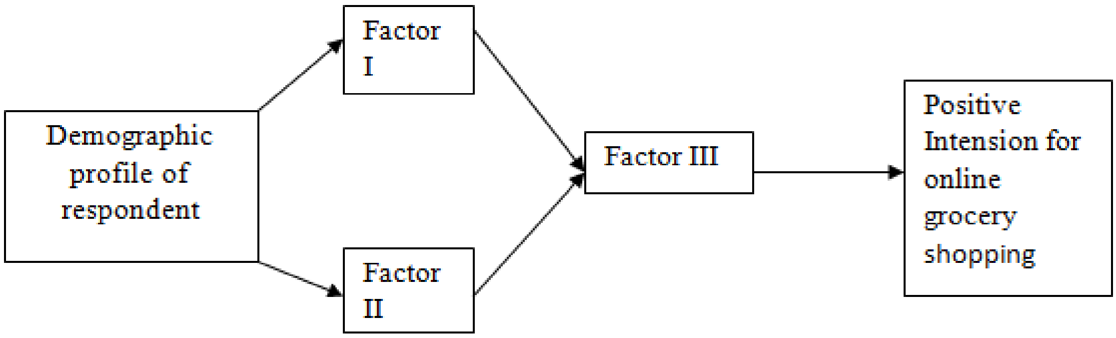


Figure 2: Model to understand shopping grocery online

5 : CONCLUSION

Online shopping for grocery has revolutionized the shopping pattern of Indian consumers. Especially in urban areas of country were the demographic profile of consumer is good eduction, dual income family and young consumers, which clearly suggests that the ease of use and its usefulness in terms of saving time and money has driven the customers to switch from traditional buying practices to shop grocery online .The positive attitude developed towards shopping online for grocery has been possible due to the inclination of people to adopt new technology and internet connectivity. Technological development and easy understandability of technology has played an important role in its adoption by people having intension to shop. Although the present status of online shopping especially grocery shopping is in developing state and need to be further emphasized by various web based application and recent online technologies.

ISSN 2322 - 0899

REFERENCE

1. Pastore, M. (2000). Online apparel shopping gaining in popularity. *CyberAtlas, available at: http://cyberatlas. internet. com/markets/retailing/article/0, 1323.*
2. Grabner-Kräuter, S., & Kaluscha, E. A. (2003). Empirical research in on-line trust: a review and critical assessment. *International Journal of Human-Computer Studies, 58*(6), 783-812.
3. Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the technology acceptance model: Four longitudinal field studies. *Management science*, *46*(2), 186-204.
4. Alreck, P., & Settle, R. B. (2002). Gender effects on Internet, catalogue and store shopping. *Journal of Database Marketing & Customer Strategy Management*, *9*(2), 150-162.
5. Bhatnagar, A., & Ghose, S. (2004). Online information search termination patterns across product categories and consumer demographics. *Journal of Retailing*, *80*(3), 221-228.
6. Mahmood, M. A., Bagchi, K., & Ford, T. C. (2004). On-line shopping behavior: Cross-country empirical research. *International Journal of Electronic Commerce*, *9*(1), 9-30
7. Ha, S., & Stoel, L. (2009). Consumer e-shopping acceptance: Antecedents in a technology acceptance model. *Journal of Business Research*, *62*(5), 565-571.
8. Rahaman, M. M. (2016). On-line Shopping Trends, Patterns and Preferences of University Undergraduate Students: A Survey Study on Sylhet Region. *Global Disclosure of Economics and Business*, *3*(1), 81-92.
9. Donthu, N., & Garcia, A. (1999). The internet shopper. *Journal of advertising research, 39*(3), 52-52.
10. Brown, M., Pope, N., & Voges, K. (2003). Buying or browsing? An exploration of shopping orientations and online purchase intention. *European Journal of Marketing*, *37*(11/12), 1666-1684.
11. Perea y Monsuwé, T., Dellaert, B. G., & De Ruyter, K. (2004). What drives consumers to shop online? A literature review. *International journal of service industry management*, *15*(1), 102-121.
12. Forsythe, S., Liu, C., Shannon, D., & Gardner, L. C. (2006). Development of a scale to measure the perceived benefits and risks of online shopping. *Journal of interactive marketing*, *20*(2), 55-75.
13. Legris, P., Ingham, J., & Collerette, P. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information & management*, *40*(3), 191-204.
14. Lederer, A. L., Maupin, D. J., Sena, M. P., & Zhuang, Y. (2000). The technology acceptance model and the World Wide Web. *Decision support systems*, *29*(3), 269-282.

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017

ISSN 2322 - 0899

TRAINING TO TEXTILE EMPLOYEES IN TIRUPUR REGION

Dr. R. Kanakarathinam
Assistant Professor, Department of Commerce, NGM College, Pollachi, Tamil Nadu

ABSTRACT

The textile industry is one of the main pillars holding the Indian Economy. Tamil Nadu textile industry also contributes more percentage in the Indian economy. Tirupur is called as the "knitwear capital" of India. It has spurred up the textile industry in India for the past three decades. Its economic boom boosts the morale of Indian industrialists. The employee's job involvement can get simple give various training program will shape to meet all the different situation. Training is also one of the factors of Quality of Work Life. Proper training will increase productivity be eliminating or reducing waste while producing a product. Training helps the employee to adopt the job. Training programmes generally focus on the environment within the organization and include basic physical concerns such as heating and air conditioning, lighting and safety precautions; additional physical amenities such as food and beverage facilities, recreation, and aesthetics; and psychological and motivational factors such as flexible work hours, freedom to suggest changes or improvements, challenging work. So the researcher has to know the Tirupur employees get adequate training and to know the training factor associated with personal and organizational factor of Textile industry.

Keywords: QWL, training, knitwear capital

INTRODUCTION

Textile is among the industries identified in the National Manufacturing Policy as a key labor-intensive sector. Tamil Nadu is one of the main states for the development of Textile Industry in India Tirupur is a textile hub and a vast generator of employment for unskilled temporary workers. It is an important Trade Centre of India. Tirupur has gained universal recognition as the leading source of hosiery, knitted garments, casual wear, and sportswear. Tirupur has emerged as the knitwear capital of the country for more than three decades.[8] Tirupur is the largest and fastest growing district in Tamil Nadu. Tirupur provides employment opportunities for millions of people in Tamil Nadu, Kerala, Orissa, Bihar and the North-East States. Tirupur cluster comprises of around 5000 units.

The employees entrusted with a particular job needs to have sufficient knowledge, required skill and expertise, enough experience, enthusiasm, energy level, willingness to learn new things, dynamism, sense of belongingness in the organization, involvement in the job, inter-personnel relations, adaptability to changes in the situation, openness for innovative ideas, competitiveness, zeal, ability to work under pressure, and team-spirit. A training program is to change and improve the work climate so that the interface of people, technology, and the organization makes for a more favorable work experience and desired outcomes.[17] All training programs share the organizational development focus on improving the quality and effectiveness of employee interactions, on the assumption that improved organizational outcomes such as increased productivity.

REVIEW OF LITERATURE

Gopi.M.A (1987)[7] in his study explored certain problems faced by Hosiery Industry such as inefficiency due to non-composite units, outdated bleaching and dyeing equipment, non-availability of training facilities to employees, insufficient market information, out molded and insufficient facilities, lack of product research centre, high restrictions for import knitting machines, shortage of Hosiery yarn, labor problems and insufficient working condition.

STATEMENT OF THE PROBLEM

Generally, the Textile Industry is facing a severe competition all over the world. It is a labour-intensive industry and is largely dependent on skilled, semi-skilled and unskilled workers. The employee's job may involve dealing with the different co-worker, supervisor, and subordinate who have a varied tolerance level, preferences, behavioral pattern, and level of understanding. Job involvement indicates the extent of people's identification with, or ego investment in, the job. The more central the job to the individual's life, the more the employee gets involved in it and therefore spends more time and energy at work. Job involved people are interested in turning the high quality of work and are motivated to put forth their best efforts on the job. Research has shown that challenging jobs that require skill variety influence employees to get involved in their jobs. Hence, the present research seeks to know any association between training factor QWL with personal and organizational factors of Textile Industry employees in Tirupur District.

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

OBJECTIVES OF THE STUDY

- To study the personal and occupational profile of the employees' of Textile Industry in Tirupur
- To know the training program support the employees of Textile Industry in Tirupur.

RESEARCH DESIGN

The study is descriptive in nature. The present study required primary and secondary data and it was collected from the Tirupur Textile Industry employees by using interview schedule method. Data were analyzed by using simple percentage, t-test and f-test .The researcher met 500 sample respondents.

DATA ANALYSIS AND INTERPRETATION

In this section, an attempt has been made to examine the association between the employees opinion towards training with their personal and occupational profile. T-test and F-test have been applied to find the association by formulating the null hypothesis.

Ho: There is no significant association between employees' opinion towards training and their personal/occupational profile.

i) PERSONAL PROFILE AND TRAINING

Table 1 portrays the mean values of employees' opinion towards training for all independent variables that determine the personal profile such as age, gender, marital status, educational qualifications, family size, family income and family debt.

Table 1

Distribution of respondents based on association between personal profile and their opinion towards training

S. No	Variables	Group	Mean	SD	No.	F test	T Test	df.	Table Value	Sig.
1	Age	18 - 25 yrs	10.71	2.27	113	49.857		499	3.357	**
		25 - 35 yrs	8.95	2.41	179					
		35 - 45 yrs	9.72	2.22	95					
		45 - 55 yrs	10.91	1.86	76					
		Above 55 yrs	5.46	1.64	37					
2	Gender	Male	10.04	1.97	289		5.201	498	2.586	**
		Female	8.84	3.17	211					
3	Marital Status	Unmarried	10.38	2.28	124	29.379		499	3.821	**
		Married	9.93	2.36	248					
		Divorced	8.45	2.63	85					
		Widowed	6.95	2.63	43					
4	Educational Qualifications	Illiterate	7.60	2.92	58	10.454		499	3.357	**
		Primary	9.69	2.56	283					
		Higher Secondary	10.00	2.36	137					
		Graduate	9.13	1.64	15					
		Diploma	10.71	1.60	7					
5	Family Members	1 - 3	8.93	2.72	120	7.878		499	4.648	**
		4- 6	9.88	2.49	315					
		Above 6	8.94	2.70	65					
6	Family Income	Rs.5001 - Rs.10000	9.09	2.94	33	2.650		499	2.623	*
		Rs.10001 - Rs.15000	8.92	2.68	71					
		Rs.15001 - Rs.20000	9.53	2.59	222					
		Above Rs.20000	9.87	2.51	174					
7	Family Debt	No	8.56	2.87	88		3.913	498	2.586	**
		Yes	9.74	2.51	412					

Source: Primary Data

NS-Non-Significant, * - 5 % level of Significance, ** - 1 % Level of Significance

 ISSN 2322 - 0899

T-test and F-test results shows that *the calculated value is higher than the table value at either 5 percent or 1 percent significance level in the case of age, gender, marital status, educational qualifications, family size, family income and family debt. The null hypothesis is rejected in these cases and therefore, there is association found between these personal variables and training.*

The influence of these variables on employee opinion towards the training has been understood with the mean score for opinion towards training is high for respondents whose age is between 45 and 55 years are found to agree more on training. The respondents who are male are found to agree more on training. The respondents who are unmarried are found to agree more on training. The respondents who are diploma holders are found to agree more on training. The respondents whose family members are between 4 and 6 are found to agree more on training. The respondents whose family income is above Rs.20000 are found to agree more on training. The respondents who have family debt are found to agree more on training.

i) OCCUPATIONAL PROFILE AND TRAINING

Table 2 portrays the mean values of employees' opinion towards training for all independent variables that determine the occupational profile such as unit size, type of job activity, work experience, wage and work schedule

Table 2
Distribution of respondents based on occupational profile and their opinion towards training

S. No	Variables	Group	Mean	SD	No.	F test	T Test	df.	Table Value	Sig.
1	Size of Unit	Small	8.74	2.82	200	24.208		499	4.648	**
		Medium	9.68	2.38	200					
		Large	10.84	1.98	100					
2	Type of Job Activity	Fabrication, Compacting and Calendaring	9.81	2.14	106	2.534		499	2.623	Ns
		Dyeing, Bleaching and Printing	9.19	2.69	52					
		Cutting, Sewing, Embroidering and packing	9.23	2.80	205					
		Composite unit	9.90	2.58	137					
3	Total Experience in Textile Industry	Less than 5	10.42	2.52	59	3.635		499	3.357	**
		5 - 10	9.38	2.51	250					
		10 - 15	9.80	2.45	122					
		15 - 20	9.33	3.11	15					
		Above 20	8.72	3.09	54					
4	Wage (p.m)	Below Rs.3000	8.50	3.44	10	10.979		499	3.357	**
		Rs.3001 -Rs. 6000	8.59	3.42	49					
		Rs.6001 -Rs. 9000	8.44	3.06	107					
		Rs. 9001 -Rs. 12000	9.91	2.53	155					
		Above Rs.12000	10.17	1.65	179					
5	Work Schedule	Day shift	8.88	3.10	165	9.839		499	3.357	**
		Afternoon shift	8.21	2.73	29					
		Night shift	7.67	3.28	9					
		Irregular shift on cal	9.83	2.32	93					
		Rotating shift	10.20	1.97	204					

Source: Primary Data

NS-Non-Significant, * - 5 % level of Significance, ** - 1 % Level of Significance

 ISSN 2322 - 0899

F-test results shows that the calculated value is lower than the table value in the case of a type of job activity at 1 percent significance level. The hypothesis is accepted and therefore, there is no association found between this occupational variable and the training. At the same time, *the calculated value is higher than the table value at 1 percent significance level in the case of occupational variables such as unit size, experience, wage and, work schedule. Therefore, the null hypothesis is rejected* in these cases.

The influence of these variables on employee opinion towards training has been understood with the mean score for opinion towards training is high for the respondents who are working in large units are found to agree more on training. The respondents who are working in composite units are found to agree more on training. The respondents who have less than 5 years' experience are found to agree more on training. The respondents whose wages are above Rs.12000 are found to agree more on training. The respondents who are working in rotating shifts are found to agree more on training.

FINDINGS

- There is an association of employees' opinion on the training with age, gender, marital status, educational qualification, family member, family income and family debt is found.
- There is no association of employees' opinion on the training with type of job activity
- There is an association of employee opinion on the training with unit size, experience, wage and work schedule is found.
- The respondents who are unmarried, male, diploma holders, family members are between 4 and 6, whose age is between 45 and 55 years, family income is above Rs.20000 and has family debt are found to agree more on training.
- The respondents who have less than 5 years' experience, wages are above Rs.12000, are working in large units and working in rotating shifts are found to agree more on training.

SUGGESTIONS

- The employers should provide proper training to dissatisfied female, small and medium unit employees. Because training is one of the important factors of QWL. It is associated with the performance appraisal and career development of the employees. Before placing female employees, training should be given to them based on their nature of work. This helps the employees to get accommodated easily in the new job and offer better productivity.
- The employers can use techniques like Quality Circle and Works Committee to discuss the problems affecting their performance of the units and work environment.
- Employers can arrange seminars focusing employee's sound mental and physical health. This will make employees live a happy life and have a better quality of work life.

CONCLUSION

In the fast world, the Textile is based on labor-oriented industry. The purpose of the study is to know the association between training and a personal and organizational factor of Tirupur Textile Industry. From the study, it is evident that Employees of Textile Industry in Tirupur with Training is mostly associated with all personal and occupational factors. So the employees are found comfortable with Training provided to employees. Employees long for QWL get through Training programs give them simultaneously. Training retains the existing employees and attracts the potential talented employees to explore themselves.

REFERENCES

1. Dipak Kumar Bhattacharyya (2009), Human Resource Management, 2nd Edition, Excel Books, New Delhi, Page No.412-413.
2. Gopi.M.A (1987), A study on the financial performance of Hosiery Units at Tirupur.
3. Mirza S Saiyadain, Human Resource Management, 3rd Edition, Tata McGraw Hill Publishing Co., Ltd, New Delhi,2005,p.360-361.
4. F.M.Khri, (2009), Indian Textile-ethnic and beyond, Super book house, Mumbai-5, Page preface page: 1-2.
5. Meenakshi Rastogi, (2009), Textile Forming, Sonali publications, New Delhi-2, Page No: 2
6. 6.Uma Sekaran(2009), Organisational Behaviour Text and Cases, 2nd Edition, Tata McGraw Hill Education Pvt Ltd, New Delhi, pp. 245-246

ISSN 2322 - 0899

7. T.V.Rav (2001), Readings in Human Resource Development, Oxford and IBH Publishing Co., Pvt Ltd-New Delhi, p.27.

8. http://en.wikipedia.org/

9. http://tiruppur.tn.nic.in

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

UNDERSTANDING THE ROLE OF NIRF IN SELECTION OF HIGHER EDUCATIONAL INSTITUTIONS - A CRITICAL EVALUATION

M. Resham Lohani[1] and S. Prasanna[2]
Associate Professor[1] & Assistant Professor[2], M Kumarasamy College of Engineering (Autonomous), Karur

ABSTRACT

Education is considered as the important part which contributes greatly for the development of our nation. NIRF (National Institutional Ranking Framework) prescribes a methodology for ranking of higher educational institutions across India. The guidelines for describing methodology derives from the considering the entire recommendations and clear understanding made at by a main committee formed by MHRD, to prescribe proper and clear framework in order to provide ranks for entire universities and higher educational institutions. The guidelines encompasses "Teaching, Learning and Resources," "Research and Professional Practices," "Graduation Outcomes," "Outreach and Inclusivity," "Perception". This study focuses on a critical evaluation of the NIRF and focused on three major areas: (1) how 'teaching excellence' is understood within the NIRF framework by the higher educational institutions; (2) the key characteristics of the NIRF as a development mechanism for higher educational sector; and (3) identify the impact of the NIRF ranking on the quality level among the students. Following a discussion of findings related to these three areas, some recommendations are identified to help improve the NIRF and enhance its credibility within the sector. NIRF acts as a performance indicator for all higher educational institutions for promoting quality based education in our country.

The objectives of this study to (i) understand the role of NIRF in selection of higher educational institutions (ii) describe the issues and challenges faced by higher education institutions in India (iii) evaluation of the growth and present status of educational institutions based on higher level.

INTRODUCTION

Higher education system is greatly influenced by both opportunities and threats in present scenario. Due to tremendous development taking place in enrollment of wards in colleges/institutions, the quality of higher education is questioned nowadays. In the wake of massive focus by the students expect to receive quality in higher education, all universities/ colleges are facing hectic target in order to formulate different strategies, besides maintain quality and excellence to a greater level. The number of Higher Education Institutes in India is 38498 including Affiliated Colleges (Public or Private), 760 Deemed Universities (Private or Public). The number of Institutions has grown from this point onwards that the "era of massive expansion' of higher education in our country began. (ref: http://mhrd.gov.in/statist?field_statistics_category_tid=32 AISHE Report 2014-15).

The purpose of NIRF is to help 'galvanize' Indian institutions towards a competitive environment' and persuade them to use the opportunity properly for the betterment of students and institutions. Due to limited number of world class institutions in India, the students suffers a lot in getting quality of higher education in present competitive scenario. Steps has to be taken carefully to address the quality gap by focusing on proper methods of ranking framework in all higher educational institutions.

According to the World Economic Forum, while rankings do have value, often they "do not serve as the best proxy of quality and relevance of territory education institutions… any ranking is eventually an arbitrary arrangement of indicators aimed at labeling what it is being predefined by the ranker as a "good" educational institution". However, one must understand that academia is a vicious cycle: to get grants, the university must prove its reputation, and to prove its reputation, the university must receive grants. A national ranking system, and one that is as exhaustive as this one, will propel institutions into higher world rankings. If you take a look at the two most important world university rankings- QS (Quacquarelli Symonds) and Times Higher Education rankings, there are almost no Indian universities in the top 100. According to a study on the importance of national rankings, a combination study of the national and international rankings of universities will help create better research policies and help universities become better. To quote the vice chancellor of JNU, M Jagadeesh Kumar who published an editorial in The Economic Times, "As the Indian system of evaluation evolves and when the Indian educational institutes excel by competing with each other to become role models for the rest of the society for their teaching, research and social commitment, the world is going to take note of it. That is better than getting into the ugly contest of university hegemony promoted by the elite clubs of universities".

 ISSN 2322 - 0899

METHODOLOGY OF RANKING FRAMEWORK

There are 5 categories as defined by NIRF that are relevant to ranking for educational institutions ie, Engineering, Management, Pharmacy, Architectural, University.

The assessment on the basis of five parameters has been made by the NIRF: teaching pedagogy, learning & resources; productivity in research, impact cum intellectual property rights; outcomes in graduation; reaching out with inclusive of all aspects, entire part of defining the perception about higher education.

Teaching pedagogy, learning & resources parameter takes into account regular full-time appointees, number of faculty members with PhDs and visiting faculty with PhDs. A sports component is also important in this criterion: it takes into account the total funds allotted for sports, top achievers and special attention on extra-curricular sections.

The research productivity parameter measures the number of publications by way of citation indexes through the list of publications submitted by the university faculty. Various primary sources of information were used to measure the quality of performance of faculties in higher educational institutions. Besides, research productivity is also measured through books and monographs published by reputed publishing houses.

Intellectual property rights is an interesting measure - one that perhaps truly highlights the 'innovative' aspect of research.

Graduation outcome assesses that how many number of wards successfully completing the course within the stipulated period as defined by colleges/universities. An added component is the performance of students at national level exams such as GATE, UPSC etc.

To understand inclusivity and outreach, refresher and orientation courses were taken into account along with "e-content creation", industry interaction and measures taken by the universities to improve their quality. Regional diversity i.e. students from different states also became a point of measure. Perception was measured in the form of surveys of curriculum module, various heads of institution, concerned heads in HR from companies where the wards are placed and so on.

COMPARISON OF NIRF AND OTHER REGULATORY BODIES

It is evidently clear that IIT's and NIT's do dominate the engineering category, but College of Engineering, Pune and PSG College of Technology break the monotony. Management category, too, is dominated by the Indian Institutes of Management; however, SP Jain Institute of Management and Research (Mumbai) and Fore School of Management (New Delhi) made it to the list. However, in the university category, Indian Institute of Science (IISc) in Bengaluru and ICT in Bombay in top list, followed by JNU located at Hyderabad. JNU and UoH offer a plethora of courses (including pure science courses). JNU has special centres for molecular science and nano science. Meanwhile, according to the ICT's website, the institute has a record of 11 faculties who qualified for special grants and produced 100 PhDs in a span of one year. IISc on the other hand has impressive centres of research - a cryogenics facility, nuclear magnetic and spectroscopy facilities.

The UGC of India is the one of the loan grant giving agency in the country for promotion of higher education, and this body is also accountable for coordination, deciding and properly ensuring the standards in the field of higher education. The report of a worldwide economic condition has more consequences for higher education due to tremendous changes happening at present due to LPG policy Viz, Liberalization, Privatization and Globalization. Besides, the recent development in the field of IT also presupposes greatest effect in the higher education sector. Besides UGC, other regulatory bodies such as AITCE, DEC, BCI, ICAR for research in agriculture, NCTE, RCI, MCI for medical field etc are the agency which offer funds to Educational institutions to support research. All aforesaid bodies periodically monitor the quality in order to ensure quality in higher education among colleges and universities. Hence it is the right time for all higher educational institutions with relevant to make the proper planning, revitalizing the policy and implementing quality of inputs in all dimensions for the development of students and institution at large. However NIRF is not a regulatory body and neither a funding Agency.

NEED FOR NIRF

With 38498 colleges in the country, it is quite challenging for the students to choose among the huge availabilities. In order to assess and rank the colleges and universities for identifying the quality education and its ranking, NIRF is a handy report for the students to make their decision. As our higher education system influenced with new challenges, it is the responsibility of government to take appropriate measures to strengthen the pedagogy of our education to the next level. In this regard, more modification of subjects in the form of up gradation has to be made so that the students can face the challenges in their higher education.

Moreover, private higher educational institutions also need to take number of initiatives for the promotion of quality based teaching pedagogy in their curriculum and constant support by the government in the form of providing adequate funds for real time research pertaining to higher education. In order to elevate our country from developing to developed level, ensuring quality in higher education is one of the important factors to be considered effectively by the government. It is the right time to reconceptualise our higher educational trends in positive direction with the support of all stakeholders through which our country becomes the availability of enormous number of professionally qualified educated people in all domains. In this regard, NIRF role is much more predominant in elevation of higher education system to a greater level.

ISSUES IN CURRENT EDUCATIONAL SYSTEM IN INDIA:

Due to globalised economy of our country, more advanced methodology and developmental steps to be taken stringently in the arena of higher education. It is need of the hour that many IIT graduates need to contribute their initiative steps for the growth of our nation in order to elevate higher education to the next level. Knowledge is the base for entire growth and development of students and society, the quality of education to be imparted with great care. In order to face the intensive turbulent competitive scenario in the field of higher education, ranking of all higher educational institutions has been unavoidable in present scenario. The following are the major continuous threats that are confronted in promotion of higher education in our country.

- Unplanned expansion by the management towards opportunities in providing education level for the students.
- Increasing trend of educated unemployed
- More commercialization of education
- Imbalance of quantity with quality
- Ignorance of equity and excellence

As mentioned above threats, the new reforms in higher education must be introduced and address all aforesaid concerns and involve innovative models to classify and reclassify the information. Besides these, new and different approaches in dealing with contemporary future society have to be initiated in the field of higher education. By introducing NIRF ranking across all colleges and universities, the position in quality of educational measures can be determined across the country.

In addition to the above mentioned issues, the following are the other reasons on why our higher education system fails.

1. Too much time spent pertaining to dealing of the issues alone instead of finding tangible remedies

In this regard, taking of service and solution providers especially any higher educational institutions need to be considered carefully. The faculties are attending conferences once in regular intervals with the objective of deriving the solutions about various contemporary issues relevant to their field. The solutions are more or less the same – Attitude of people and society needs to change, we need to get back to the basics, Funding limits for research needs to increase, Structural and design changes, Awareness needs to increase in their domain by the members and feedback, we need more and more number of data and adopting recent analysis to fetch better and accurate results. etc. at the culmination of the seminars/ conferences.

All good points no doubt, but these conferences are mostly for networking purposes where individuals want to establish themselves as thought leaders in order to impress the right people and move up in their careers. In the end the sponsors get their 2 second vote of thanks, visiting cards are exchanged and everybody leaves with some souvenirs to carry home.

2. **Mismatch in supply and demand**

India's GER (General Education Requirement) is lingering around 19 percent at the moment, 6 % below the world average and at least 50 % lesser than countries such as Australia and the United States of America. With respect to GER, the more number of wards actively inclined towards various higher educational courses every year after their schooling. The government apparently has a vision to increase this to 30 percent by the year 2020.

It is heart breaking news that nearly of 81 percentages / 80 million in numbers in our country are not affordable or getting the right chance to study even if they wanted to. Moreover 3.5 million graduates only join in the companies every respective year with the total of twenty million which clearly indicates that how many people drop out eventually.

There is a massive gap that is created due to the difference in the number of schools and higher education institutes that really needs to be bridged. There is either a lack of seats to accommodate the rest or seats are available in colleges nobody has heard of.

3. More number of low institutional standards and focus mainly towards money generation by the institution

Even the expectations of students on high quality education across colleges and universities, but the institution focuses mainly on various ways and means of generation of income as much as possible and ignoring or giving less attention towards providing quality in education.

4. Bill passed in light of insufficient Overseas Education Providers

GOI on September 2013 passed the special order to permit the famous 400 universities in the world to set up their campuses in our country and allow them to operate independent manner, without the need for local players in the field of higher education. This led to the tremendous ways in which the quality of education has been strengthened in the field of higher education. Country like India, are getting progressive in all diverse range of education that especially true in the field of higher education due to the fact that our country getting as hub centre for providing quality of higher education across different domain of subjects.

5. Need to create more opportunities and research based learning

More number of opportunities that are to be created by higher educational institutions for the students to become employable. Besides, the ranking of higher educational institutions depends greatly on how they promote real time/ research based learning rather than rote based one. In addition to that, engineering students need to study of forty subjects and read nearly 2, 50, 000 pages in text books, spend around 6,000 hours for the class hours, nearly about 120 internal exams, 50 university examinations, involve with two projects in industries and not getting sufficient time to be in real time research which acts as a barrier for them in getting quality based education.

CONCLUSION

The constant support by the government and other stakeholders plays a pivotal role with respect to effectiveness implementation of quality in the field of higher education. The contribution of NIRF acts as a voluntary body for ensuring quality of education across colleges and universities which paves greatly for elevating our country from developing to developed one. It is the onus of members who are in the field of higher education and society at large need to think proactively and contribute with active hands directly and indirectly for achieving tremendous growth and promotion of higher education in our country.

REFERENCES

1. Burke, J. Competency Based Education And Training, Lewes, Falmer Press, 1989.
2. BIGGS, J, “The reflective institution: Assuring and enhancing the quality of teaching and learning” Journal of Higher Education, 41: 221–238, 2001.
3. S. Kuppusamy, “Higher Education in India: an Overview”, International Journal of Educational Administration, Volume 1, Number 1 (2009), pp. 51-58.
4. Umashankar. V and Dutta. K “Balanced scorecards in managing higher education institutions an Indian perspective, International Journal of Educational Management, Vol. 21, No. 1, 2007, pp.54-67
5. Anbalagan. C; “Challenges and Prospects of Indian Higher Educational Services- A Global View” International Journal of Research in Management & Technology (IJRMT),Vol. 1, No.2, December 2011
6. Prasad V S and Antony Stella, ”Best Practices Benchmarking in Higher Education for Quality Enhancement, Chapter I, higher education global trends and emerging opportunities to 2020, Going Global 2012, British Council; www.britishcouncil.org/higher-education
7. All India Survey on Higher Education, 2011-12 , MHRD, GoI, New Delhi, 2013
8. Saravanakumar A.R, “Present Scenario And Future Prospects Of Higher Education In India”, Proceeding of the Social Sciences Research ICSSR 2014 (e-ISBN 978-967-11768-7-0). 9-10 June 2014
9. Chahal. M, “Higher Education in India: Emerging Issues, Challenges and Suggestions”; International Journal of Business Quantitative Economics and Applied Management Research, ISSN: 2349-5677, Volume 1, Issue 11, April 2015
10. The CII-Deloitte report on “Annual Status of Higher Education of States and UTs in India 2015” (ASHE 2015) released at the ‘5th Global University-Industry Congress 2015’. 2 December 2015

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

PARADIGM SHIFT IN MARKETING AN FMCG BRAND: A CASE STUDY OF PATANJALI

Prof. Janardhan G. Shetty[1] and Dr. Akhila R Udupa[2]
Associate Professor[1] and Research Scholar (Jain University), Seshadripuram Institute of Management Studies, Yelahanka New Town, Bangalore
Professor[2], Seshadripuram Institute of Management Studies, Yelahanka New Town, Bangalore

ABSTRACT
FMCG is a highly competitive industry. It has strongly established market leaders with plethora of products. There are many leading global brands in the Indian market since several decades. In spite of this competition, Patanjali made a smooth entry into FMCG market in India. Innovative branding strategy for market penetration and deep routed distribution channel network are vital elements behind the success of Patanjali products in India. In a short span of time they were able to position their product strongly in domestically highly cluttered MNC companies' products. This research article is an effort to study various business level strategies of Patanjali which ushered a paradigm shift in positioning an FMCG brand in highly populated segments. This is a descriptive paper. Both primary and secondary data has been used to list out the factors that have influenced customers to accept this brand.

Key Words: Branding, FMCG, Market Penetration, Customer Perception, push and pull marketing strategy

1.1 PRELUDE

Patanjali Ayurveda founder and yoga guru Baba Ramdev along with the right wing Hindu nationalist organisation Rashtriya Swayamsevak Sangh (RSS), are pressurising finance and health ministers to impose a heavy tax on beverage companies selling products of high sugar content, reported the recent publication of *Firstpost, an online news streaming portal.*

According to the report, representatives of RSS and Baba Ramdev said that adults and children in the country consume huge quantities of sugar from processed food and drinks which is harmful. Last year, chief economic advisor (CEA) to the Government of India Mr. Arvind Subramanian recommended a 'sin tax' of 40% on aerated drinks, tobacco and luxury cars, a rate almost double the suggested GST rate of 17-18%.

Patanjali Ayurvedic Company, which started as a small pharmacy in 2007 has grown 10 times since its launch in 2011-12, reportedly overtaking major FMCGs like Emami, Dabur and Marico. Patanjali group registered a turnover of Rs 5,000 crore in the year 2016, which it aims to double by 2017, also it plans to expand to exports and e-commerce this year.

Today, Baba Ramdev's Patanjali sweeping every FMCG market in India. It spanned its wings from local stores to e-commerce domains like Amazon, Patanjali products are everywhere. The products of Patanjali has pawns in its right places, the product quality is the best in the category, pricing is aggressive and competitive, and the distribution channel is one of best in India which can be compared with Cola and FMCG majors. All this happened in about eight years' time.

From the last ten years, Baba Ramdev has never spoken very high about his products, he never has advertised about the offerings of Patanjali nor has he said his products are the best. He compared the evils of MNC products with the positivity and virtues of the products made in Bharath!! He has also spoke about adverse effects of fertilizers and chemicals on human body. He categorically spoke every positivity of his products without directly or subtly mentioning his products!!! He made consumers to think, retrospect, think and left them to ponder and experience his products on their own. He created a 'Paradigm Shift' in the consumer mind.

Take for instance, if some sales guy forces you to buy a product, chances are ample that you may reject the product, thinking he is 'over selling'. In the process you might miss on an opportunity to consummate a good product. But, in the case of Patanjali, no salesman was pushing consumers to buy the products, only a situation was created where consumers were made to think that whether an alternative to above mentioned were available. And, Lo and behold, Patanjali was made to create that one alternative in subtle way. Common man made to think about the diseases he might acquire if he continues to consume MNC products.

Though, all the products of Patanjali were not a panacea for everything they claimed it will cure, but the quality of the products was excellent. Their hair oil, toothpaste, and a few more products are at par with category leaders like, Unilever, P&G, Marico, etc. Stupendously, they developed a robust, highly penetrated distribution channel in India. There are no village or city in India where we don't find Patanjali products.

ISSN 2322 - 0899

This April 2016, Baba Ramdev said Patanjali would soon overtake giants like Colgate, Unilever and Nestle. “Colgate will be below Patanjali by this year, and in three years, we will overtake Unilever. Patanjali products would make shut the 'gate' in Colgate. The birds in Nestle's nest (logo) will also fly away,” Baba Ramdev jokingly told the press reporters.

Patanjali Ayurveda Ltd is one of the popular indian FMCG Company. This is based in Haridwar. It was found in 2006 and in 2015-16, Patanjali has achieved approximate revenue of $50 billion. Yoga Guru Baba Ramdev and Ayurveda medicine expert Balkrishna are the founders of the company. Patanjali’s product profile includes food products, healthcare, medicines, book, media, home care and personal care products. Patanjali has positioned itself unique as “Prakruthi Ka Ashirvad” which means, “nature’s gift”. In the current world, affected with food adulteration, pesticides, preservation, chemicals, customers aspire for buying and using something close to nature. Solution for this came in the form of Patanjali.

1.2 ADVANTAGE PATANJALI

The major advantage of Patanjali is Baba Ramdev, who is a famous yoga guru and has fan following of millions, who directly popularise his products through the yoga campus he conducts on a big scale across India. Not only in India, his direct contact with the consumers has popularised his products in International market too.

Baba Ramdev is the brand who has helped the brand to grow with a very low advertising budget. Baba Ramdev directly promotes the brand to his consumers. The products of Patanjali is now available under its own distribution centre or partners but the brand has also moved to e-commerce domain. It is not that only Patanjali has gone digital, baba Ramdev is also actively involved in social media, he has 542K followers on Twitter and on Facebook he has 5.7 million followers on his page.

1.3 THE UNTOLD STORY

Pujya Swami Shri Shankar Devji Maharaj, a disciple Vedic knowledge, founded Patanjali Yogpeeth Trust in the year 1995, which was joined by Acharya Balakrishna, who is a scholar of Ayurveda, Swami Muktananda, a science graduate and Baba Ramdev, yoga guru.

The trust has the following noble objectives, namely,

a) To make a disease free world through a scientific approach to Yoga and Ayurveda.

b) To establish a new World Health Organisation, to fulfil the resolution of making a new world order free from disease and medicine, through research work on the knowledge-base of our great saints and sages, namely, Maharshi Patanjali, Charak, and Sushrut.

c) To propagate Pranayama as a free medicine for the treatment of diseases around the globe.

d) Making the world a peaceful and tranquil place by using Yogic techniques to eradicate fatal effects of medicines and weapons.

e) To study and research subjects associated with Yajna, Organic Agriculture, Cow-urine, Nature and environment in addition to the study and research in Yoga and Ayurveda at the research centre of Institution.

And many more.

In one of the websites of the Patanjali trusts, Baba Ramdev, takes vows as follows and he urges all his followers to do the same,

Vow 1. God has chosen me for self-redemption and welfare of the world.

Vow 2. Life has got before it a very sublime goal of service to the nation and service of mankind.

Vow 3. I will never assess myself disparagingly.

Vow 4. I will maintain a perennial flow of noble sentiments in my life.

Vow 5. I will live as a cautious and vigilant representative of Guru, God and nation.

1.4 CONTENT MARKETING STRATEGY OF PATANJALI

Beyond the obvious nomenclature like “Quality products” and “Making sure products reaches consumers” the Patanjali as a start-up displayed a good content marketing strategy compared to any other FMCG company.

ISSN 2322 - 0899

What are the content marketing strategies have been used by Patanjali? Those are as follows,

1) Attract long term consumers

These long consumers are attracted using 'Core beliefs'. These beliefs are impossible to change by the competitors by their superfluous claims. Over selling is not used and subtlety is hall mark of engaging the consumers. Baba Ramdev or any of the officials of Patanjali never spoke about the quality of the products but stressed evils of MNCs and virtues of India made products, which is the core belief of the Patanajali.

2) Be consistent

If a company keeps changing the core of who you are as a business, then consumers won't believe and company's most loyal consumers lose the trust in the company. Baba Ramdev, never changed the Patanjali core beliefs since the time he established this business. His fights against the evils of MNCs, atrocities against farmers, bad influence of fertilizers and chemicals on human body, etc. have made him messiah of masses. This is a major reason for creation of the brand called 'Patanajali'.

3) Be Persistent

Baba Ramdev faced a plenty of ups and downs, from political to products challenges. Every time he was made to go down the hills, he made himself pull up the shallows and bounced back to the lime light. This unique quality of persistency made Baba Ramdev and Patanjali a success story.

4) To know your content, you should know your consumers

Patanjali consumers had a very specific demographic profile, and entire marketing and production effort needed to revolve around that narrow space. This was not a life style or aspirational products, where in, celebrities' endorsements would have worked. Patanjali products are self-improvement products, so only motivated and inspired consumers would use the products. The content of the product, branding, marketing strategy and communication channel focussed on stressing just this point- 'To create Motivated and Inspirational Consumers'.

5) Have a Great Product

If one has a product which satisfies some need, solves a problem and works as you claim, then one should not bother about the content and any other kind advertising or marketing. Just understand what consumers need and develop a products according to that. This is what exactly has happened to Patanjali products, they developed a plethora of products catering to almost all categories of consumers and they did that with utmost precision.

1.5 MARKETING MIX ELEMENTS OF PATANJALI PRODUCTS

Product Mix: Using unique brand name and identities have been an integral market penetration strategy for Patanjali. For example, one newly introduced Wheat Dalia is branded as Patanjali Pushtahar, made from raw, coarse wheat which is rich in fibre. Health benefits, affordable price, attractive brand name has been used in branding. Further, Ayurveda, the time tested health science is associated with most of the products of Patanjali. Baba Ramdev is an icon epitomising application of Ayurveda and Yoga in day to day life. His personality is associated with Brand Patanjali to create USP of the brand. This is unmatched with competitors.

Each of Patanjali product has Ayurvedic medicine uses, clarity of ingredients, along with attractive brand name. For example, Swarn Vasant Malti, Herbal shave gel, Soundarya Swarn Kanti Fairness Cream. Today's consumers aspire for herbal products. This aspect is essentially used by Patanjali.

Patanjali is into production of numerous products in various categories. They are into food products, healthcare products, home essentials, beauty products, ayurvedic medicines. They are branded with unique Sanskrit names with clarity on tradition. Even packaging of Patanjali products is innovative in terms of images of ingredients shown on top, clarity of medicinal uses, nutrition value, etc.

The following table depicts the product category, brand name and brand identity created by Patanjali Ayurveda Ltd.

Table 1: Showing Product Category of Patanjali

Category	Brand name	Brand Identity
Food	Desi ghee	Cow ghee, Ayurvedic, cures Asthma, indigestion, body pain.
	Kesar	Package depicting healthy person,
	Noodles	
	Corn Flakes Mix	Low fat, rich iron, zero cholesterol

ISSN 2322 - 0899

	Guava juice	Keeps mind healthy, Remedy for mental weakness
	Moong Dal Namkeen	Gives Energy, nutritious, no preservatives
	Gulkand	
	Badam pak	Nourishing tonic
	Biscuits and Cookies	Choco delite, nutty delite
	Honey	Pure honey, multiflora
	Juice	Giloy Amla Juice, Alovera juice with fibre
	Dal	Unpolished malka masur dal, rajma, moong dal chilka
	Rice	Silver, gold, diamond basmati rice
	Dalia	Pushtahar of wheat, barley
	Oats, papad, bura,	Natural
	Tea	Divya peya, murabba
	Sugar	Madhuram sugar – organic, brown jiggery
Home Care	Premium Detergent Powder	Lemon and neem with herbs
Personal care	Hair Conditioner	Gulab jal
	Fairness Cream	Soundarya Swarna Kanti Fairness Cream
	Toothpaste	Danta Kaanti, Dant Manjan, Relief from toothache, bad breath, sensation, herbal
	Almond oil	Conditions hair, controls hairfall
	Moisturising cream	Aloevera cream with shea butter, coconut, wheat germ and olive oil
	Beauty and skin care	Boro safe, kanti lep, body ubtan, aloevera gel, herbal suhag teeka, sunscreen cream
Pharmaceutical products	Tonic	Pradarsudha Syrup, Useful in Leucorrhea, hibiscus based
	Nourisher	Amla Candy, For good health, Cures diseases, rich in Vitamin C
	Medicine	Health package for Hepatitis A, B,C(Yakrit Sotha)
	Medicine for infertility	Bandhyatva for Infertility
	Medicine for Leucoderma	Shwet Kustha
	Medicine for Vision	Mukta Pishti for vision, fever, head ailment, cool and healthy
	Amrit rasayan	Herbal tonic
	Kwath	Peedanthak, medha, sarvakalp
	Vati, bhasma, churna, guggulu, ras, pishti, arishta,asava, jwarnashak, agarbhatti	
Spice Powders	Coriander	
	Turmeric	
	Black pepper	
	Sabzi masala	
Health and Wellness	Churnas	Youvan churna, balm
	Audio CD’s, Casettes, VCD’s, DVD’s	

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017 ISSN 2322 - 0899

The above list depicts that Patanjali Ltd. has an array of products that are offered to consumers. They have identified an USP under most of the product categories. The branding strategy shown in the table proves the uniqueness sought by Patanjali products.

1.6 PLACE MIX

On line presence

Place mix of Patanjali Brand is another factor leading to its success. Patanjali distributors are both big and small retailers. Licenses are given to distributors even if they have a small room in front of their houses. Along with their official outlets, Patanjali products are widely sold over digital media. They have their own e commerce site patanjalistores.com which is popular and has received tremendous response from the people. Earlier, Patanjali stores was located in few cities. Now, they have presence everywhere. These products are available even in Big Bazaar and super markets. Divya Patanjali is official store name for Patanjali products.

1.7 PROCESS MIX

All products of Patanjali are prepared under guidance of Baba Ramdev and Acharya Balkrishnaji. This provides authenticity for the products. Modern machineries are used which ensures quality of the products.

1.8 PRICE MIX

Patanjali products are priced reasonably. They are affordable compared to competitor’s products. This is one of the reasons for success of brand Patanjali in shortest period of time. Compared to its competitors in FMCG like, Nestle, HUL, price of this brand is less.

1.10 THE ROAD AHEAD-CHALLENGES

a) **Maintaining Quality and Brand Promise:** The key to buying any Patanjali product is quality and purity, this is the core brand promise of the Patanjali. Quality becomes even more important as the company starts relying on contract manufacturers for newer and “inconsistent” product categories like apparel, shoes and dairy products. A company cannot diversify in to an apparel and shoes manufacturing plant overnight, when it is running a food and medicine plant!

b) **Gap of Key Sub-Branded Ranges Under Parent Patanjali “Umbrella” Brand:** Most of its products are branded under “Patanjali” umbrella brand and are then linked with generic names such as Patanjali Atta Noodles, Patanjali ghee, Patanjali Cornflakes. Comapnies communication largely focuses around the name “Patanjali” and not around any sub-brand. This could affect sales of their key categories, if inconsistent product categories do not perform well. It can also confuse consumers if Patanjali want to increase “product depth” and launch variants with minute differences. Blogger Lakkshay Bussi opines that, Parle, a biscuit and snacks company, first nurtured its hide and seek range to a “brand” and then launched newer “related” biscuit categories within Parle’s Hide and Seek range. Patanjali can do something on similar lines.

c) **Image Driven Branding** – Patanjali is largely co-branded/co-promoted with Baba Ramdev and his companion Acharya Balkrishna and they are brand ambassadors of Patanjali. It should be noted here that, consumers don't just buy products to suit their needs, instead they buy a solution that offers them value with trust and integrity. Any questions arising on their integrity will surely affect the brand’s performance. To that extent both the promoters have to tread with their respective public images carefully.

d) **Other Ayurvedic Products Manufacturers and Gurus coming to the Party**!!! - After Baba Ramdev's Patanjali shook up the space, the Indian FMCG sector may be in for some more disruption in the coming days as analysts believe that Sri Sri Ravi Shankar's Sri Sri Ayurveda (SSA) products will now make the going tougher for the existing MNC as well home grown FMCG companies, this includes Patanjali as well.

A recent report by Edelweiss Securities indicates that while Sri Sri Ayurveda has a long way to go before it can emulate Patanjali's success, the path will nevertheless be easier as consumers have woken up to the possibilities of auyurveda and its efficacy in reaching the rural mass, as has been demonstrated by Patanjali's success.

Established in 2003, SSA has products across categories such as breakfast cereals, health drinks, oil, spices, personal care, oral care, cookies and ready-to-cook items. But unlike Patanjali, which has a strong presence, SSA has still to develop a network that can sell its products. It is currently selling products through 600 franchised stores, but plans to open 2,500 outlets in India by 2017. Besides, SSA already has an online presence and sells products through its websites. According to an Industry expert, the ayurveda industry enjoys consumer trust and these companies don't have to spend much on branding as promoters of these companies are brands in themselves.

1.11 RESEARCH METHODOLOGY

This is a descriptive study on” Paradigm Shift in marketing an FMCG brand” with reference to Patanjali products. This research is based on both primary and secondary data.

a) OBJECTIVES OF THE STUDY

1. To list out the factors leading to success of Patanjali brand.
2. To study the innovative marketing strategies adopted by Patanjali.
3. To list out the elements of marketing mix of patanjali.
4. To identify the most popular products of Patanjali and reasons governing that.

b)Primary data: By administering a structured questionnaire information has been collected from regular buyers of Patanjali products in Bangalore urban area. Their views on brand Patanjali has been listed to study the paradigm shift in marketing an FMCG brand.

c)Secondary data: Articles from E Journals, magazines and newspapers.

d)Sample Size: 50 users of Patanjali products.

1.13 FINDINGS OF THE STUDY

a) Profile of respondents: It was found that people from different walks of life are preferring Patanjali products. Consumers are among business, Hotel Management, IT industry, Bank Employees, service, sales, lawyers, yoga teachers, Defence people & Engineers.

b) Age of respondents: 70% of consumers are in the age group of- 40-60 years.

c) Income: 50 % of respondents have an annual income between 4 lakhs-6 lakhs.

d) Awareness about Patanjali brand: 60% of respondents believe that word of mouth is a source of awareness for patanjali brand. This is followed by 20% of respondents for TVC, 10% for News paper, 10% for E-commerce.

e) Most Popular Products of Patanjali: it was found that most selling product of this brand is Soap followed by Biscuits. Honey, shampoo, face wash, tooth paste are also popular. Ghee, Atta, pharma products, kashaya powder, mustard oil, alovera gel, noodles, detergent, hair oil, rice are preferred at next level.

f) Place of Purchase: All the respondents have opined that they buy these products in exclusive patanjali stores. This shows that there are outlets in each and every locality in Bangalore. There place mix is commendable.

g) Effectiveness of Patanjali Pharma products: 95 % of respondents feel patanjali are effective in their health. This shows efficiency of the brand.

h) Quality of the products: 75% of respondents feel that quality of products is high. 20% of the respondents are highly satisfied about the quality. Only 5% are not sure about the quality.

i) Packaging Sizes: 60% of respondents are satisfied with the packaging sizes available with patanjali.20% are highly satisfied with the sizes and 10% percent are not sure packaging sizes.

j) Availability of Patanjali Products: 95% of respondents are satisfied with the reach of the product. Only 5% are not satisfied.

k) Affordability of Patanjali Brand: 50% of respondents feel that these products are affordable. 20% of them are unsure about that. And remaining 30% feel that it depends of the product.

l) Brand Visibility: 90% of respondents feel that patanjali brand has good visibility. Only 10% of them opined that it is yet to be made visible.

m) Success of Patanjali because of Baba Ramdev: All the respondents feel that the success of Patanjali brand is because of Baba Ramdev.

n) Critical Success factor for Patanjali Brand: The key success factors for Patanjali are, it is focussed on consumer health care. The second highly rated response is that it has high quality ingredients. Wide range of products available, approval by governing bodies like, Food Safety Standard Accreditation of India, location of manufacturing plants near to Himalayan terrain are other factors leading to the success of brand.

o) Being Organic: 75% of the consumers buy Patanjali products because it is organic. This depicts the awareness of consumers to use organic products. It is a part of brand positioning strategy of Patanjali.

p) Baba Ramdev being an authority in Ayurveda: 75 % of the respondents feel that Baba Ramdev is an authority in Ayurveda. This is influenced by the Yoga discourses, Pranayama workshops done by Baba which have created that impression for the brand.

q) Spiritual Guru entering into business: 80% of the respondents have opined that there is nothing wrong for a spiritual Guru like Baba Ramdev for having entered into business. 10% of them are unsure of this and another 10% of them have expressed a negative opinion on this.

r) Other brands preferred if Patanjali is not available: Consumers prefer Nandini(KMF), Dabur, Himalaya, Vicco, Cipla, Godrej, HUL, Colgate Palmolive, ITC if patanjali products of their choice is not available at any point of time.

s) Reasons behind the success of Patanjali brand: It was found that being Ayurvedic is the first guiding factor for consumers. Other factors are, absence of side effects, indigenous, popularity of Baba Ramdev, herbal, no chemicals, wide range of products available, healthy products, organic, purity, authenticity, swadeshi element, having natural ingredients and finally it is good for society.

1.14 CONCLUSION

Patanjali products have shown a paradigm shift in marketing an FMCG brand. It has stood strong against competitors like, HUL, Nestle, Colgate Palmolive, Dabur, ITC, Etc. Within a short span of time, the company has grown. Patanjali's is a good example for Pull marketing strategy. Nature of the product has attracted the consumers to buy it rather than marketers pushing it. More than advertising the products, awareness about ill effects of some of the competiting brands are suggested. This has led to positive word of mouth about the brand. Today, Patanjali is present in almost all domains of FMCG sector as one of the first three players.

That is the reason they say, there are businessmen, there are entrepreneurs, and then there are people who leave spell bound and made you think, "what just happened!!!?".

1.15 BIBLIOGRAPHY

- http: www.tipsmonk.com/2016/03: patanjali- products- list- with- price.latest.html accessed on 19th September,2016
- http://www.ciim.in/baba-ramdevs-patanjali-marketing-strategy-case-study accessed on 20th September, 2016
- http://withstartups.com/baba-ramdev-patanjali-art-content-marketing/ accessed on 18th September, 2016
- http://www.youthkiawaaz.com/2016/07/patanjali-ayurveda-why-business-is-booming accessed on 10th September, 2016
- http://www.livemint.com/Opinion/30a5WR5HDjU8Rau68JRkgI/Patanjali-Ayurved-Of-savvy-marketing-and-smart-pricing.html accessed on 3rd September, 2016
- http://www.omicsonline.org/proceedings/study-of-marketing-strategies-of-patanjali-ayurveda-39462.html accessed on 18th September, 2016
- https://www.quora.com/What-is-the-secret-behind-the-huge-success-of-Ramdev-Babas-PATANJALI-products accessed on 24th September, 2016
- http://profit.ndtv.com/news/budget/article-patanjali-has-the-market-by-storm-industry-veteran-explains-how-1289934 accessed on 12th September, 2016
- http://economictimes.indiatimes.com/industry/cons-products/fmcg/six-lessons-that-patanjali-teaches-indias-fmcg-sector/articleshow/51848023.cms
- accessed on 11th September, 2016
- http://patanjali-ayurveda-howtheydidit.blogspot.in accessed on 17th September, 2016
- http://theconsultants.net.in/marketing-illusions-trick-or-trap accessed on 16th September, 2016
- http://www.zeebiz.com/companies/news-not-worried-about-challenge-from-faith-based-products-from-patanjali-sri-sri-ayurveda-dabur-2007 accessed on 11th September, 2016
- http://economictimes.indiatimes.com/industry/cons-products/fmcg/after-patanjali-existing-fmcg-players-may-face-challenge-from-sri-sri-ravi-shankars-sri-sri-ayurveda/articleshow/51433950.cms accessed on 10th September, 2016
- http://patanjaliayurved.net/ accessed on 17th September, 2016

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

A STUDY ON FINANCING FOR SKILL DEVELOPMENT IN FOOD PROCESSING UNITS WITH SPECIAL REFERENCE TO DIBRUGARH DISTRICT OF ASSAM

Rajpol Bharadwaj[1] and Prof. Ajanta Borgohain Rajkonwar[2]
Assistant Professor[1], Centre for Management Studies, Dibrugarh University, Dibrugarh
Professor[2], Department of Commerce, Dibrugarh University, Dibrugarh

ABSTRACT

Food Processing Industry is slowly and steadily becoming one of the major Industries of our economy and it is widely accepted that the food processing sector is the most appropriate sector for creating jobs for rural poor. The food processing sector is also considered to be a sunrise sector because of its large potential for growth and socio economic impact. Though the food processing sector is considered to be a sunrise sector yet the Indian food regulations policies implementation comprises of various loop holes. The Indian food regulations policies have been enacted at different points of time, and are under the ambit of various ministries of Government of India (GOI). The result is that the food sector in India is governed by a number of different statutes rather than a single comprehensive enactment. Food processing units in Assam has a greater potential to acquire the status with sustained efforts and with the increasing demand for processed food. The present study monitors the financing required for skill development in food processing units in Dibrugarh district of Assam.

Key Words: Financing, Food Processing Units, Skill Development, Dibrugarh.

INTRODUCTION

Food processing sector is indispensable for the overall development of an economy as it provides a vital linkage and synergy between the agriculture and industry. It is the transformation of raw ingredients into food or of other forms. Across the world food-processing is considered to be the sunrise sector because of its large potential growth and socio economic impact. Over the past three and half decades the Indian agricultural and dairy sectors have achieved remarkable successes. In developing country like India, the food processing industry has a higher potential for employment generation through development of Small and Medium-Scale Enterprises (SMSEs). The achievement of the SMSEs sector has been much higher than the targets set during the recent years and the focus of small and medium enterprises is now more on long-term sustainable growth rather than short-term subsistence for the overall development of an economy.

Food processing units in Assam has a greater potential to acquire the status with sustained efforts and with the increasing demand for processed foods. Proper growth of this sector will bring immense benefits to the economy, creating employment and raising life-standards of a large number of people across the country, especially those living in the rural areas. Food processing industry in Assam is increasingly seen as a potential source for driving the rural economy and bringing about synergy between the consumer, industry and agriculture. For the growth of the food processing industry in the said region, the biggest challenge to be overcome by the sector is domination of unorganized players who are almost unskilled in this context. This stands as a major hindrance in the development of the overall sector. Skill development thus is extremely important to expand people’s employment opportunities in this sector and to create a pool of employable skilled personnel, which would act as an attraction for private investment. The sector requires trained manpower for continuous technological up-gradation and diversification, marketing of food products and adequate of quality control system. There is an urgent need to have an apex organisation responsible for skill development and training for this sector.

OBJECTIVE OF THE STUDY

The study has been undertaken with the following main objectives:

1. To study the extent of loan taken by the industries based on the ownership of the unit.
2. To identify the sector where new technology is introduced or technology upgradation is evident.
3. To evaluate the extent of skill development training provided based on pre industrial set up and post industrial set up.
4. To find out the awareness on Govt. schemes on Food Processing Industries.
5. To find the areas to sell products and different means of promotions undertaken.

RESEARCH QUESTIONS

1. Whether FPIs in the study area are facing problems specially due to lack of financial assistance?

ISSN 2322 - 0899

2. Whether FPIs are facing problems in its operations?

SCOPE OF THE STUDY

The study is confined to the food processing units of Dibrugarh District of Assam. It is basically to monitor the financing required for skill development of food processing units in Dibrugarh district of Assam.

The area of the study is confined to the purposively selected 4 census towns and 5 blocks under Dibrugarh District namely.

CENSUS TOWN

- Dibrugarh Town
- Moran Town
- Tengakhat
- Naharkatia

BLOCKS UNDER DIBRUGARH DISTICT

- Barbaruah
- Lahowal
- Tengakhat
- Khowang
- Jaipur

RESEARCH METHODOLOGY

The study mainly targets all the units those which are associated with the service of Food Processing in the Dibrugarh district of Assam. The Universe of the study is the workers and owners of the Food Processing Units in the said region. From the total of 72 units from year 2007-2014 of their registration in DICC, 14 units were purposively selected as the sample units under the study based upon area of their establishment and category of production. The sample population of the study is also selected purposively looking at the nature of the work performed by the units in order to get an insight view of the scenario. The study is based on both primary as well as secondary sources of data. The primary data is collected through direct interview with the structured questionnaire and secondary data from various magazines, journals, websites etc to furnish the paper.

Table No. 1.1 below depicts the number of Food Processing Units Registered under DICC Dibrugarh from the period of 2007 to 2014 and Table No. 1.2 below depicts the number of units visited for data collection.

Table 1.1 : Number of Food Processing Units Registered under DICC, Dibrugarh from 2007-14

Category	2007	2008	2009	2010	2011	2012	2013	2014	Total
Rice Mill	4	2	4	5	4	3	4	3	29
Atta Mill	1	-	1	-	2	-	-	-	4
Spices & Pulses Grinding	-	-	1	2	1	2	2	-	8
Bakery Products	2	4	2	1	-	1	3	1	14
Noodles Processing	-	1	-	1	-	-	-	-	2
Sewai Processing	-	-	-	-	1	-	-	-	1
Pickles/Juice/Sauce /Jams Processing	-	-	-	1	-	2	1	-	4
Soya Nuggets	-	1	-	-	-	-	-	-	1
Mustard Oil Processing	-	-	-	1	-	-	-	-	1
Wafers/ Snacks	-	-	-	1	-	-	-	-	1
Dalmug Processing	-	-	1	-	1	-	1	-	3
Honey processing	1	-	1	1	-	-	-	-	3
Others(Combination of Variety of products)	-	-	-	1	-	-	-	-	1
Total									72

Source: DICC, Dibrugarh

Note : Others category consists of combination of many of the category of food processed such as a single unit may process bakery products, noodles also wafer/snacks etc.
Note : Rice and Atta mill consists of total 33 units out of which 4 units only perform the Atta processing activity and out of the remaining 29 units almost perform both the activity.
Note : A unit registered in the year 2007 which produces bakery product as its main processing activity also processes sewai as one of its item of production.

Table 1.2: Number of units visited for data collection

Category	2007	2008	2009	2010	2011	2012	2013	2014	Total
Rice Mill	-	-	-	-	-	-	1	1	2
Atta Mill	-	-	-	-	1	-	-	-	1
Spices & Pulses Grinding	-	-	-	-	-	1	-	-	1
Bakery Products	-	1	-	1	-	-	-	1	3
Noodles Processing	-	-	-	-	-	-	-	-	-
Sewai Processing	1	-	-	-	1	-	-	-	2
Pickles/Juice/Sauce /Jams Processing	-	-	-	1	-	-	-	-	1
Soya Nuggets	-	1	-	-	-	-	-	-	1
Mustard Oil Processing	-	-	-	-	-	-	-	-	-
Wafers/ Snacks	-	-	-	-	-	-	-	-	-
Dalmug Processing	-	-	1	-	1	-	1	-	3
Honey processing	-	-	-	-	-	-	-	-	-
Total									14

DATA ANALYSIS AND INTERPRETATION

The present study has been conduct on financing for skill development in Food Processing Units with special reference to Dibrugarh district of Assam. Accordingly, information has been collected with the help of questionnaire and analyzed them for drawing some meaningful conclusion. The following data has been analyzed with the help of single descriptive statistics. i.e. using Tables, Frequency, Percentages on charts based on primary information collected from the sample of **14** purposively selected units from the overall **72**units registered under DICC, Dibrugarh, 2007-2014 which consist of almost **5 %** of the sample population. The year 2015-2016 has been excluded from the study as due to the non-availability of complete updated record in DICC, Dibrugarh and those which are in the record of 2015-16 are the allied Units of the previous years for which they are being excluded from the study as per the convenience of the Researcher.

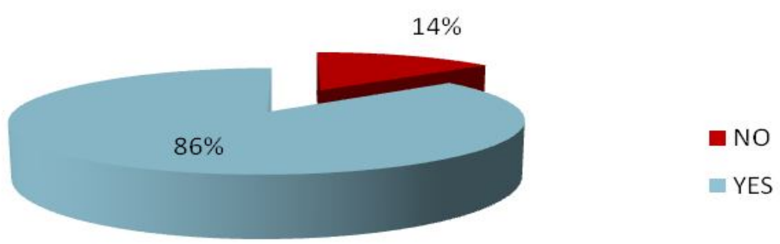
Table 1.3 : LOAN TAKEN BY THE UNITS

Opinion	No. of units	Percentage (%) (Approx)
Yes	12	86
No	2	14
Total	**14**	**100**

(Source: Field Survey)

FIGURE 1.1

LOAN TAKEN BY THE UNITS



(Source: Field Survey)

 ISSN 2322 - 0899

ANALYSIS AND INTERPRETATION

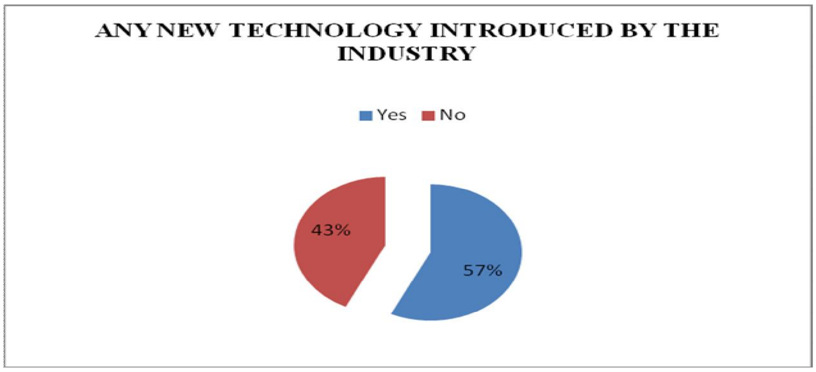
From the above stated Table and Figure, the Researcher found that out of 14 units, 12 units (i.e. 86%) have taken subsidized loan for establishment of the unit and 2 units (i.e. 14%) have not taken loan from any financial institution. From the above it is clear that majority of the units have taken loan for financial assistance from the Govt. for initial setup of their business unit.

TABLE 1.4: ANY NEW TECHNOLOGY INTRODUCED BY THE INDUSTRY

Opinion	No. of Units	Percentage (%) (Approx)
Yes	8	57
No	6	43
Total	**14**	**100**

(Source: Field Survey)

FIGURE 1.2



(SOURCE: FIELD SURVEY)

ANALYSIS AND INTERPRETATION

From the above stated Table and Figure, the Researcher found that out of 14 Units, 8 units (i.e. 57%) have introduced new technology in their unit such as big ovens in cake making in bakeries, ice cream mixture cum coolers etc. and 6 units (i.e. 43%) have not introduced any new technology. The industries introducing new technologies are generally the bakeries and dalmug manufacturing units who also have believed in promotional marketing strategy as analyzed in table 1.10 & fig 1.8.

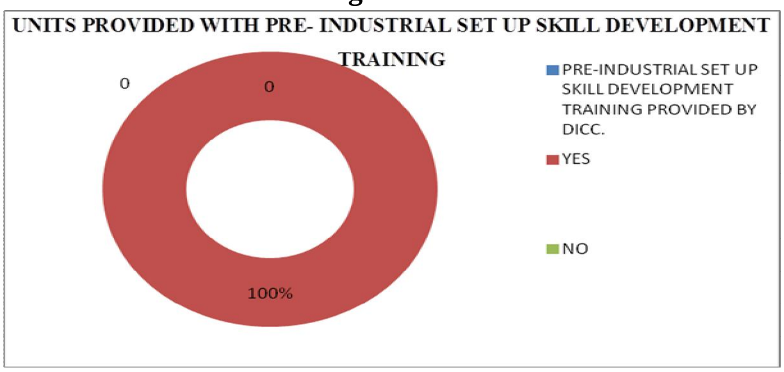
So from this it is clear that in the above observation, majority of the units under study have introduced new technology for better efficiency in their production process.

TABLE 1.5 : UNITS PROVIDED WITH PRE- INDUSTRIAL SET UP SKILL DEVELOPMENT TRAINING

Opinion	No. of Units	Percentage (%) (Approx)
Yes	14	100
No	0	0
Total	**14**	**100**

(Source: Field Survey)

Figure 1.3



(Source: Field Survey)

 ISSN 2322 - 0899

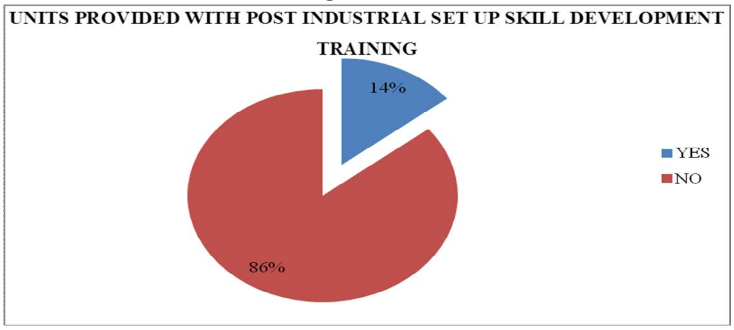
From the above stated Table and Figure, the Researcher found that out of 14 Units, all the Units (i.e. 100%) have been provided with pre-industrial set up skill development training by DICC. The above analysis also unambiguously states that the owner of the units was basically provided with pre- industrial set up skill development training so as to make them eligible to apply for the subsidized loan which could be possible to be obtained only on producing the skilled based training certificate to the bank where loan is applied for industrial set up.

TABLE 1.6: UNITS PROVIDED WITH POST- INDUSTRIAL SET UP SKILL DEVELOPMENT TRAINING

Opinion	No. of Units	Percentage (%) (Approx)
Yes	2	14
No	12	86
Total	**14**	**100**

(Source: Field Survey)

Figure 1.4



(Source: Field Survey)

ANALYSIS AND INTERPRETATION

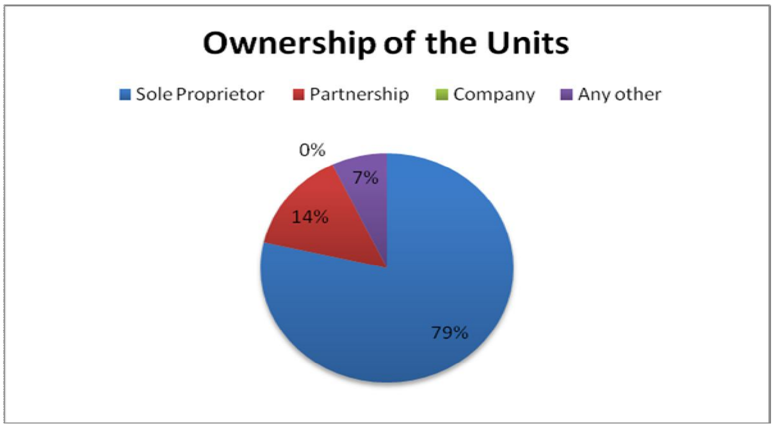
From the above stated Table and Figure, the Researcher found that out of 14 Units, only 2 units (i.e. 14%) have been provided with post industrial set-up skill development training by DICC and 12 Units (i.e. 86%) have not been provided with any kind of skill development training which also clearly abutment the above mentioned analysis made in table 1.6 & fig. 1.4

TABLE 1.7 : OWNERSHIP OF THE UNITS

Ownership	No. of Units	Percentage (%) (Approx)
Sole Proprietor	11	79
Partnership	2	14
Company	0	0
Any other	1	7
Total	**14**	**100**

(Source: Field Survey)

FIGURE 1.5



(Source: Field Survey)

ANALYSIS AND INTERPRETATION

From the above Table and Figure, the Researcher found that out of 14Units, 11Units (i.e. 79%) have sole proprietorship,2Units (i.e. 14%) are constituted by partnership and out of the 14 Units 1 unit (i.e.7 %) is a SHG.

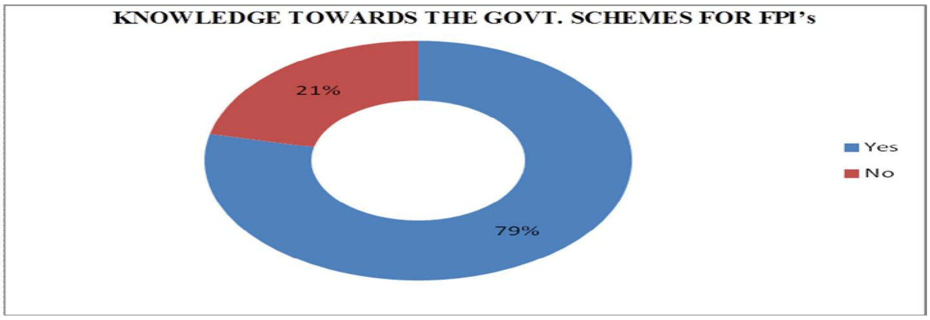
So, the basic finding here states that the majority of ownership of the units is constituted by sole proprietorship which depends basically on the subsidized loan provided by the Govt. for establishing the unit as stated in connection to the analysis made in the table 1.3 & fig 1.1.

TABLE 1.8 : KNOWLEDGE TOWARDS THE GOVT. SCHEMES FOR FPI's

Opinion	No. of Units	Percentage (%) (Approx)
Yes	11	79
No	3	21
Total	**14**	**100**

(Source: Field Survey)

FIGURE 1.6



(Source: Field Survey)

ANALYSIS AND INTERPRETATION

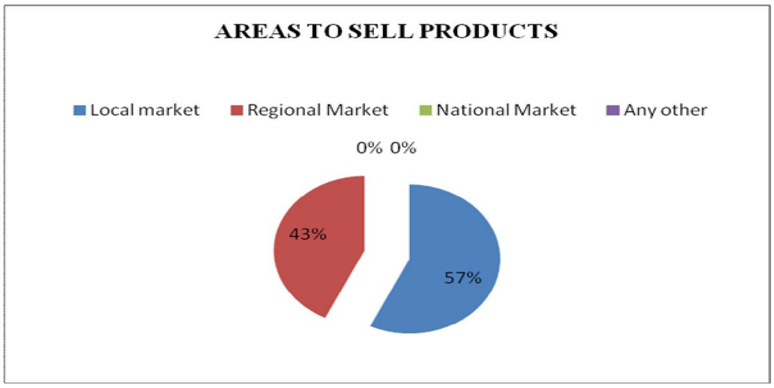
From the above stated Table and Figure, the Researcher found that out of 14Units, owners of 11units (i.e. 79%) have knowledge towards the govt. schemes for FPI's and 3units (i.e. 21%) do not have any knowledge towards the govt. schemes for FPI's. The Researcher through depth analysis found out that the owners of the units who have knowledge about the Govt. schemes are basically the schemes for getting subsidized loan for initial set-up of the industry rather schemes for providing skilled based training to its employees.

TABLE 1.9 : AREAS TO SELL PRODUCTS

Areas	No. of Units	Percentage (%) (Approx)
Local market	8	57
Regional Market	6	43
National Market	0	0
Any other	0	0
Total	**14**	**100**

(Source: Field Survey)

FIGURE 1.7



(Source: Field Survey)

 ISSN 2322 - 0899

ANALYSIS AND INTERPRETATION

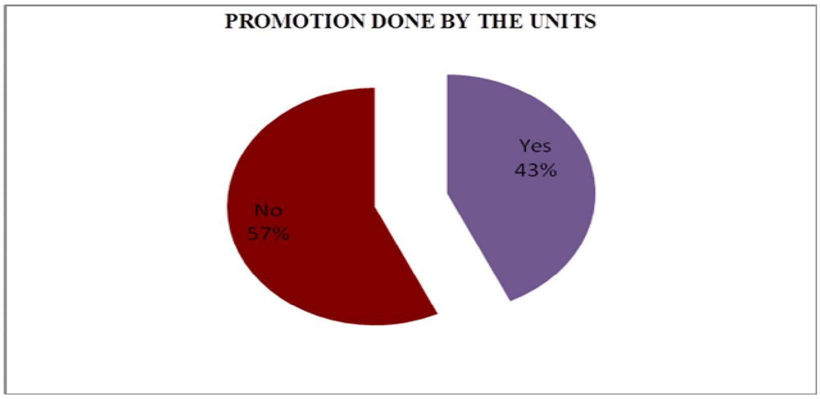
From the above Table and Figure, the Researcher found that out of 14Units, 8Units (i.e. 57%) sell their product in local market, 6units (i.e. 43%) sell their product in Regional Market and none of the unit sells their product in national market. The Researcher through analysis found that the basic reason for the failure to face competition in national market and abroad is the lack of skilled based training and lack of deployment of technological upgradation in the aforementioned area of production.

TABLE 1.10 : PROMOTION DONE BY THE UNITS

Opinion	No. of Units	Percentage (%) (Approx)
Yes	6	43
No	8	57
Total	**14**	**100**

(Source: Field Survey)

FIGURE 1.8



(Source: Field Survey)

ANALYSIS AND INTERPRETATION

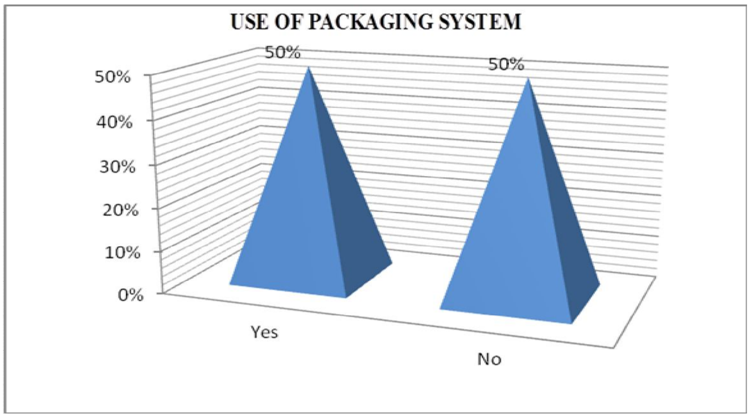
From the above stated Table and Figure, the Researcher found that out of 14units, 6units (i.e. 43% approx.) have promoted their product through various mediums and 8units (i.e. 57% approx.) have not promoted their products. The 57% of the units which do not promote their product categories are mostly the rice mills and atta mills who have the notion that promotion of their kind of industry is only wastage of money.

TABLE 1.11 : USE OF PACKAGING SYSTEM

Opinion	No. of Units	Percentage (%) (Approx)
Yes	7	50
No	7	50
Total	**14**	**100**

(Source: Field Survey)

FIGURE 1.9



(Source: Field Survey)

ISSN 2322 - 0899

ANALYSIS AND INTERPRETATION

From the above stated Table and Figure, the Researcher found that out of 14units,7units (i.e. 50 %) uses packaging system in producing their products and 7units (i.e. 50%) do not use packaging system in their industry. The units who do not use the packaging system are the few rice mills, atta mills and also the soya nuggets producers who mostly sell their products in local market as per the analysis made under table 1.9 & fig. 1.7.

Some of the images of various food processing units visited

Fruit Juice and Prickles making unit Bread, Cake and Biscuit making Industry

Dalmug Bhujiya manufacturing unit

IMPEDIMENTS IN THE PROCESS OF DEVELOPMENT OF THE FOOD PROCESSING SECTOR IN THE AREA UNDER STUDY

1. One of the major problems is that the Government has much more emphasized on Skill Development of the workforce in the other sector such as Engineering goods, Handloom etc. rather than the Food Processing Sector which is termed as the Sun-rising sector.
2. Another problem faced by the Food Processing Units is the less number of skilled workforces in the units.
3. It is also found that the local manufacturing units are showing less support regarding the training and skill development of the work force.
4. It has also been found that the local manufacturing units are not availing the modern mechanical supports provided by various technical institutions regarding the quality development of the existing plants and machinery.
5. The Food Processing Units also faces various funding problems with lack of support from financial institution and govt. incentives.
6. As being a local manufacturing unit they lack in modern marketing strategies like advertisement of their product or online dealing.
7. Being a local food processing unit their selling market and attracting customer is limited to the geographical boundary of their town or district.

8. The owners do not pay attention in implementing the ICT based techniques in their processing units as because of investing more funds in those areas.

RECOMMENDATIONS AND CONCLUSION

1. The study has brought into light that, in the name of skill development training, basically 2-3 days basic training has been provided by the Govt. deptt. only to provide the training certificate to the beneficiaries so as to make them eligible for obtaining subsidized loan from the govt. for initial set up of the unit. Generally, no training of post industrial set-up has been implemented regarding skill development and for technological upgradation of these units which is far more important for survival of the units.

2. It is suggested that if the Govt. provides ICT based skill development training to the workers in the local industry then the aforesaid sector would have much more developmental scope to face global competition with other multinational industries.

3. Holistic counselling free of cost by financial institutes, NGOs, Commercial agents should be made mandatory to those who are ignorant. Schools/ rented houses can be used as counseling centers.

4. It is also suggested that the Govt. if consults with the technical institutions regarding the quality development of the existing plants and machinery in the units would further make better scope for the technological upgradation of the units.

5. Further it is also suggested if the Govt. could help the Food Processing Units regarding any kind of funding in their business for implementing ICT based techniques for smooth functioning of their production process.

6. It is suggested that the Food Processing Units should promote their products through various mediums of advertisement, online sites etc. to maximize their selling and it is also suggested in the part of the Govt. to take initiatives for the same.

The study has bought into light many factors such as using the old techniques for processing the final product by the food processing units in the aforementioned, which hampers speed of production as per the market demand of the product; lack of experience and knowledge, non-availability of modern machines, unskilled workforce and government support are some of the other factors which affect the food processing units adversely. Moreover, the study reveals that maximum food processing units of Dibrugarh town is facing major problems for its survival due to lack of timely financial assistance from the Government as well as the negligence of the owners in upgrading the unit to face global competition. Thus we can draw the conclusion in context to the research questions of the study that FPIs are facing problems in its operations and especially due to lack of financial assistance.

So it is high time to chalk out a well-planned project for overall upliftment of these units by the Govt. Experts should appointed for their valuable advice to the government in making the availability of all kind of facilities to these units for production method. Further, the government can also help in arranging transportation, distribution and storage of the produced goods in order to fulfill higher demands of the customers.

REFERENCES

1. http://www.jagranjosh.com/careers/food-processing-1286520459-1accessed on 29-04-2016 at 12:51 am

2. http://www.ficci.com/SEDocument/20073/Food-Processing-Bottlenecks-study.pdf accessed on 17-04-2016 at 08:59 pm

3. Mohammad.R,*et* al, “Food Processing Industry: Opportunities in North East Region”, The Nehu Journal, ISSN : 0972-8406, Vol. XII No 1, January-June,2014, p.p 37-51

4. Mohammad.R, *et* al, “Food processing Industry in India: S&T capability, Skills and Employment opportunities”, J Food Processing & Technology, 2003, ISSN :2157-7110, Vol-4, Issue 9, 1000260.

5. Murthy.K,S, “SMES in fruit processing sector- A study of financial performance of fruit processing industry in Chittoor district of Andhra Pradesh”, International Journal of Research in IT, Management and Engineering, ISSN 2249-1619, Volume – 4, Issue 3, March,2014.

6. Samson. A.K *et*al, “Microfinance Bank as a Catalyst for Entrepreneurship Development in Nigeria: Evidence from Ogun State”, International Journal of Business and Social Science, Vol. 4 No. 12, Sep-2013.

7. Andrews, S., ‘Food and Beverage Management’, TATA McGrew-Hill Publishing Company Limited, New Delhi, 2008.

ISSN 2322 - 0899

8. Ayodeji.A.R*et*al, “Financing Industrial Development in Nigeria : A case study of the Small and Medium enterprises in Kwara state” Global Journal of Management and Business Research, Vol-10, Issue 3 (Ver. 1.0), June 2010
9. Awasthi, D., Jaggi and R., Padmananda, V., ‘A manual of Entrepreneurs- Food Processing Industry’, TATA McGrew-Hill Publishing Company Limited, New Delhi, 2006.
10. Desai,V., Entreneurship Development, Himalaya Publishing House, Mumbai, 1991.
11. Gupta, C.B. and Khanka, S.S., Entrepreneurship and small Business Management, Sultan Chand & Sons, Delhi, 1996.
12. Swaroop, Gopal, ‘Advances to Small Units and Small Borrowers, A Guide, Sultan Chand and Sons, New Delhi, 1993.
13. Singh. K., ‘Ruaral Development Principles, Policies and Management’, SAGE Publications India Pvt. Ltd., New Delhi, 2009.
14. Krishna M.S., ‘Entrepreneurship in Small Scale Units’, Discovery Publishing House, New Delhi, 2007.
15. KuratkoD.F,Hodgetts M. R., ‘Entrepreneurship in the New Millennium’ , Cengage Learning India Pvt. Ltd, New Delhi, 2007.
16. http://www.ficci.com/SEDocument/20073/Food-Processing-Bottlenecks-study.pdf accessed on date 17-04-2016 at 08:59 pm.
17. http://www.unido.org/fileadmin/user_media_upgrade/What_we_do/Topics/Agribusiness_and_rural/UNIDO_Agribusiness_development.pdf accessed on date 17-04-2016 at 09:10 pm
18. http://www.nsdcindia.org/pdf/food-processings.pdf accessed on date 18-04-2016 at 06.45 am
19. http://nsdcindia.org/pdf/jharkhand-presentation.pdf accessed on date 18-04-2016 at 07.10 am
20. http://planningcommission.nic.in/reports/sereport/ser/ser_agro1402.pdf accessed on date 18-04-2016 at 07.17 am
21. http://omicsonline.org/food-processing-industry-in-india-s-and-t-capability-skills-and-employment-opportunities-2157-7110.1000260.pdf accessed on date 18-04-2016 at 07.23 am
22. http://smallb.in/sites/default/files/knowledge_base/best_practices/AmanualforentrepreneursFoodProcessingSector_opt.pdf accessed on date 18-04-2016 at 07.29 am
23. http://www.indusedu.org/IJRIME/Mar14/2.pdf accessed on date 18-04-2016 at 08:01 am
24. http://as.ori.nic.in/diorissa/rev_guide_nmfp.pdf accessed on date 18-04-2016 at 08:12 am

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017

ISSN 2322 - 0899

LEARNERS ATTITUDE AND PREFERENCE TOWARDS E-LEARNING – AN EMPIRICAL INSIGHT IN ERODE DISTRICT

Dr. S. Kalaiselvi
Associate Professor, Department of Commerce with Computer Applications, Vellalar College for Women, Erode

INTRODUCTION

E-Learning means using computer to deliver part, or all of a course whether it's in school, part of mandatory business training or a full distance learning course. E-Learning is learning utilizing electronic-technologies to access educational curriculum outside of a traditional classroom. It refers to a course, program or degree delivered completely online. There are many terms used to describe learning that is delivered online via the internet, ranging from distance education to computerized electronic learning, online learning, internet learning and many others. E-Learning is a course that are specifically delivered via the internet to somewhere other than a classroom where the professor is teaching. It is not a course delivered via a DVD or CD-ROM, video tape or over a television channel. It is interactive in that we can also communicate with our teachers, professors or other students in our class. Sometimes it is delivered live, where we can "electronically" raise our hand and interact in real time and sometime it is a lecture that has been pre-recorded. There is always a teacher or professors interacting or communicating with us and grading our participation, our assignment and our tests.

Learning enhancement permits greater learner interactivity and promotes learners' efficiency, motivation, cognitive effectiveness, and flexibility of learning style. Learning is a deeply personal experience. By enabling learners to be more active participants, a well-designed e-learning experience can motivate them to become more engaged with the content. Interactive learning shifts the focus from a passive, teacher- centered model to one that is active and learner centered, offering a stronger learning stimulus. Interactivity helps to maintain the learner's interest and provides a means for individual practice and reinforcement. Evidence suggests that e-learning is more efficient because learners gain knowledge, skills, and attitudes faster than through traditional instructor-led methods. This efficiency is likely to translate into improved motivation and performance. E-learners have demonstrated increased retention rates and better utilization of content, resulting in better achievement of knowledge, skills, and attitudes. Multimedia e-learning offers learners the flexibility to select from a large menu of media options to accommodate their diverse learning styles.

In the fast-paced world of E-Learning the available technologies to make a course new and exciting are always changing, and course content can and should be updated quickly to give students the very fast information. This is especially important if the E-Learning training is being given to employees where keeping up-to-date on industry developments is of the utmost importance. This is one of the reasons why many businesses are now offering training via E-Learning. E-Learning has been proven to be a successful method of training and education.

"A process that leads to change, which occurs as a result of experience and increases the potential of improved performance and future learning"

Seventh Research – based principles for smart teaching by susanambrose, et al

STATEMENT OF PROBLEM

Learner's attitude may vary from person to person. One of the greatest challenges faced by the Learners today is Adaptability Struggle, Computer Literacy, Time Management and Self-Motivation. The primary purpose of a problem statement is to focus the attention of the problem solving team.

- How far is the opportunity to the learners to meet and make relationship?
- What is the learner's opinion regarding entering into E-Learning site?
- What are the expectations of learners towards the adoption of E-Learning?
- How far the Learners are aware about the problems faced during the E-Learning?
- Whether the E-Learning environment is effective or not?
- How far is the possibility to the learners to have face to face interaction?

OBJECTIVES OF THE STUDY

- To highlight the conceptual framework of E-Learning.
- To study about the learners attitude towards adoption of E-Learning.
- To ascertain the degree of overall satisfaction level of the E-Learners.
- To find out the problems faced by the E-Learners at the time of E-Learning.

ISSN 2322 - 0899

- To reiterate the key findings of the study and to offer valuable suggestions.

RESEARCH METHODOLOGY

SAMPLING TECHNIQUE

The simple random sampling method is used in the present study.

NATURE OF DATA

The study used both primary as well as secondary data.

Primary data

The primary data are those which are collected a fresh and for the first time, and thus happen to be original in character. Primary data is collected from the respondents through structured questionnaire. The basic information that is collected by the researcher from the respondent is called as primary data.

Secondary data

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

TOOLS USED FOR DATA COLLECTION

In the process of data collection, questionnaire is the main tool. Thus, the questionnaire, in a more systematic way with relevant and adequate questions to fulfill the research objectives, was issued to the respondents.

DATA ANALYSIS

The data collected from the primary sources were arranged sequentially and tabulated in a systematic order in the nested table.

TOOLS USED FOR ANALYSIS

- Simple percentage analysis
- Chi-square analysis
- Weighted average ranking method.

SIMPLE PERCENTAGE ANALYSIS

Percentage analysis is the method to represent raw streams of data as a percentage (a part in 100-percent) for better understanding of collected data. The collected data are represented in the form of tables are graphs in order to give effective visualization of comparison made.

Formula

$$\text{Simple Percentage Method} = \frac{\text{NO.OF RESPONDENTS}}{\text{TOTAL NO.OF RESPONDENTS}} * 100$$

CHI-SQUARE ANALYSIS

Chi-square analysis is a statistical test commonly used to compare observed data with data we would expect to obtain according to a specific hypothesis. The chi-square analysis is always testing what scientists call the null hypothesis, which states that there is no significant, difference between the expected and observed result

Formula

$$\textbf{CHI-SQUARE TEST} = \frac{(O-E)2}{E} =$$

O= observed frequency
E=expected frequency

DEGREES OF FREEDOM

The term degrees of freedom refer to the number of independent constraints in a set of data. The degrees of freedom are calculated by the formula.

$$\mathbf{V = (C-1)\,(R-1)}$$

V = Degree of freedom; C = Number of Columns; R = Number of Rows

The collected data are statistically analyzed with chi-square test. The chi-square test is applied to find out the relationship between the attributes.

WEIGHTED SCORE ANALYSIS

In the weighted score analysis various factors are obtained by multiplying the rank given with the frequency. It gives the weighted score on the basis of the weighted score. The ranks will be given for each factor from first to

ISSN 2322 - 0899

eighth rank allocated from 8 to 1 respectively based on the total points. The factor which occurred maximum points is given first rank, second rank and so on.

Formula

$$\text{WEIGHTED SCORE ANALYSIS} = \frac{\text{Total score}}{\text{no of items} * \text{no of respondents}} * 100$$

LIMITATIONS OF THE STUDY

- The result of the analysis made in the study fully depends on the information given by the respondents only.
- The data given by the respondents have the limitation as to their need, preference, problems and opinion.
- Due to time confine, the sample size is limited to 150 respondents. With limited respondents the findings may not be applicable to the total population.
- The effectiveness of the study may be affected due to the personal bias of the respondents.

FINDINGS

PERCENTAGE ANALYSIS (Table-1)

- Majority55.3%of the respondents are male.
- Majority32.7%of the respondents are in the category of below 20 years.
- Majority35.3 %of the respondents are Undergraduates.
- Majority45.3%of the respondents are single.
- Majority26%of the respondents are private employees.
- Majority36.7%of the respondents earn up to Rs.10000.
- Majority32%of the respondents learn at House/Students residence.
- Majority 32% of the respondents undertake E-Learning course due to time schedule.
- Majority 27% of the respondents preferred others.
- Majority 38.7**%** of the respondents spend less than a hour on E-Learning sites.
- Majority 28.7**%** of the respondents opine that entering into online site is easy.
- Majority 30.7**%** of the respondent’s uploaded study materials.
- Majority 40% of the respondents preferred E-Mail.
- Majority 38% of the respondents figured out their assignment by themselves.
- Majority 27.3% of the respondents opine that E-Learning encourages the development of note taking skill.
- Majority 33.3% of the respondents opine as easily adaptable.
- Majority 36% of the respondents opine as important.
- Majority 32% of the respondents opine as skilful.

CHI-SQUARE ANALYSIS (Table-2)

- Educational qualification, marital status, occupation and place of study have influence over the level of satisfaction of satisfaction on E-Learning.
- Gender, age and monthly income have no influence over the level of satisfaction of E-Learning.

WEIGHTED SCORE ANALYSIS (Table 3 & Table-4)

Majority of the learners ranked “Instructor feedback is low” as the major problem faced by them.

SUGGESTIONS

The following suggestions have been made based on the findings of the study.

- Face to Face interaction between the learners and the instructors should be improved.
- E-Learning sites should provide detailed information by removing excess image, text and graphics.
- Sites should be simple for easy navigation of online learning material.
- Accessing the learning sites should be kept consistent.
- Communication gap between the instructor and the learners must be avoided.

ISSN 2322 - 0899

CONCLUSION

E-Learning is not just a change of technology. It is part of a redefinition of how we as a species transmit knowledge, skill and values to younger generations and students. In many fields, E-Learning has become the default way to conduct training (or) to provide education. Due to advances in electronics and computer technologies, vision systems can be installed. E-Learning offers opportunity to raise educational standard in schools. E-Learners can simply sit at home and get most out of everything ranging from studying online, searching jobs online, getting their resumes done online. E-Learning is going to have a massive sway impacting students to the core in their educational and career prospects.

REFERENCES

- C.R.Kothari - “Research Methodology Methods and Techniques”, New Delhi, Prakashan Publication, 1982, 2nd Edition.
- G.V.Shenoy, U.K.Srivastava, S.C.Sharm, “Business Statistics”, New Age International Publication-1988.
- International Journal of Research, P-ISSN: 2348-6848, e-ISSN: 2348-795X, Volume 03 Issue 17, November 2016.
- www.google.com
- www.wikipedia.com
- www.slideshare.com
- www.E-Learning.in

TABLE NO. 1

Factors	Particulars	No. of Respondents	Percentage (%)
Gender	Male	83	55.3
	Female	67	44.7
Age Group	Below 20 years	49	32.7
	21-30 years	46	30.7
	31-40 years	30	20
	Above 40 years	25	16.7
Educational Qualification	School level	42	28
	Under graduation	53	35.3
	Post graduation	31	20.7
	Others	24	16
Marital Status	Single	57	45.3
	Married	43	35.3
	Divorced	20	13.3
	Widow	9	6
Occupation	Govt employee	32	21.3
	Private employee	39	26
	Business	38	25.3
	Self employee	6	4
	Student	25	16.7
	Others	10	6.7
Monthly Income	Up to Rs.10000	55	36.7
	Rs.10000 – Rs.20000	43	28.7
	Rs.20000-Rs.30000	41	27.3
	above Rs.30000	11	7.3
Place of Study	Home/students residence	48	32
	Work place	27	18
	College/university	43	28.7
	Learning centre	32	21.3
Need to take	Due to financial problem	32	21.3

ISSN 2322 - 0899

Factors	Particulars	No. of Respondents	Percentage (%)
E-Learning Course	Due to long travelling hours	34	22.7
	Time schedule	48	32
	As i am working	36	24
Sites Preferred	W3 schools	25	16.7
	Khan academy	20	13.3
	Coursera	23	15.7
	TedEd	26	17.3
	Code academy	15	10
	others	41	27
Time Spent	less than 1 hour	58	38.7
	1 to 3 hours	52	34.7
	more than 3 hours	40	26.7
Opinion	Very easy	36	24
	Easy	43	28.7
	Moderate	36	24
	Difficult	20	13.3
	Very difficult	15	10
Task Performed	Upload study material	46	30.7
	Fill out online quizzes	33	22
	Write text/homework	42	28
	Perform group work/projects	15	19.3
Mode of Communication	E-Mail	53	40
	Telephone	25	22
	Personal meeting	43	19.7
	Tutors	29	19.3
Way to Approach towards Assignment	Figure out yourself	57	38
	Having explanation	54	36
	Try to follow instruction	39	26
Effectiveness of E-learning	Improve thinking skills	29	19.3
	Enhance problem solving skill	25	16.7
	Encourages the development of note taking skill	41	27.3
	Supports individual development	30	30
	Mobile learning environment anywhere at anytime	25	25
Attitude	Improve teaching and learning	27	18
	Easily adaptable	50	33.3
	Web dependent	46	30.7
	Easily accessible.	27	18
Importance of Classroom Discussion	Very important	24	16
	important	54	36
	Necessary	44	29.3
	not important	18	12
	Not so important	10	6.7
Features	Easy to use	20	13.3
	Skillful	48	32
	User friendly	47	31.3
	Accessibility	35	23.3

TABLE – 2: CHI-SQUARE ANALYSIS

Factor	Degrees Of Freedom	Calculated Value	Table Value	Hypothesis Accepted / Rejected
Gender	2	3.817	5.991	Accepted
Age	6	4.4167	12.6	Accepted
Educational qualification	6	16.488	12.6	Rejected
Marital status	2	27.535	5.991	Rejected
Occupation	6	16.060	12.6	Rejected
Monthly Income	6	18.989	12.6	Rejected

TABLE – 3: WEIGHTED SCORE ANALYSIS

Weighted Score Points		8	7	6	5	4	3	2	1	Total Score	Weighted Average Score	Rank
Factors / Rank		I	II	III	IV	V	VI	VII	VIII			
Lack of leadership quality	X	23	18	17	12	15	10	30	25	647	17.97	VII
	WX	184	126	102	60	60	30	60	25			
Lack in communication	X	21	11	28	14	7	40	25	4	685	19.02	VI
	WX	168	77	168	70	28	120	50	4			
Queries are not clarified on time	X	28	7	10	15	28	5	22	35	614	17.05	VIII
	WX	224	49	60	75	112	15	44	35			
Thoughts are conveyed inappropriately	X	35	12	11	40	18	22	6	6	786	21.83	III
	WX	280	84	66	200	72	66	12	6			
TOTAL		150	150	150	150	150	150	150	150			

TABLE – 4

Weighted Score Points		8	7	6	5	4	3	2	1	Total Score	Weighted Average Score	Rank
Factors / Rank		I	II	III	IV	V	VI	VII	VIII			
Instructor feedback is low	X	44	22	20	25	15	10	10	4	865	24.02	I
	WX	352	154	120	125	60	30	20	4			
Low accountability to learning	X	22	35	40	18	8	10	7	10	837	23.24	II
	WX	176	245	240	90	32	30	14	10			
Less opportunity to meet and make relationship	X	20	42	11	35	8	3	7	24	774	21.5	IV
	WX	160	294	66	175	32	9	14	24			
Lack of face to face interaction	X	18	22	10	40	35	10	10	5	753	20.96	V
	WX	144	154	60	200	140	30	20	5			

ISSN 2322 - 0899

IMPLEMENTATION OF NATIONAL GREEN HIGHWAYS MISSION (NGHM) FOR SUSTAINABLE ENVIRONMENT AND INCLUSIVE GROWTH OF INDIAN ROADS AND HIGHWAYS SECTOR

Prof. Siddesh K. Pai[1], Patnaik Bijayanand[2], Dr. Ashish Tripathi[3] and Dr. Neeraj Anand[4]
Assistant Professor[1], NICMAR, Goa & Research Scholar, UPES, Dehradun
Student[2], PGP ACM, National Institute of Construction Management and Research (NICMAR), Goa
Associate Professor[3] & Professor[4], University of Petroleum and Energy Studies (UPES), Dehradun

ABSTRACT

NHAI is made up its mind robust towards the expedited development of quality National Highway for the flourishing Indian economy. Often this concept is supposed to come about at the cost of exploitation of the country's source natural resources, making ecosystem prone to detrimental climate vagaries and global warming effects.

Air, noise and dust pollution entailed by the appropriation of transportation mediums have irreversible and inimical effects on the environment threatening the human society of noxious health issue, with a view to ensure the balance between development and environmental conservation. NHAI is ardent enough to implement green corridors along upcoming and developed National Highways for sustainable environment and inclusive growth.

In pursuance of innovative concept for roadway design, the green highway is a roadway constructed for efficient transportation functionality and promotes ecological sustainability. A congenial environmental approach is used through the planning, design and the construction. The outcome is a highway that will help the transportation, the surrounding communities, the ecosystem, urban growth and the public health.

Since they are constructed with permeable materials that benefit for superior watershed-driven storm water management, leaching of metals and toxins into streams and rivers is forestalled. Landfill usage is conveniently reduced as construction involves reduced as construction involved recycled materials. Moreover the encroachment of highway infrastructure is protected by appropriating technologies in design, critical habitats and ecosystems.

In 2015, The Indian government started its green highways (Plantation, Transplantation, Beautification and maintenance) policy. The green highway policy will assist in designing India pollution force. It will also help in reducing the number of road accident in India. The vision of the policy is to furnish dignified employment local people and communities.

Key words: Green highways, sustainable highways, eco friendly highways

INTRODUCTION

Green Highways origin is from the Green highways policy – 2015, which will be the nodal agency for greening Indian highways. Green corridor development along highways will function in scientific manner.For roadside plantations, native indigenous trees / shrubs species will be preferred. Green highways had been launched by Indian Government Policy 2015, it is willing to achieve means like to help the environment help of the local communities and generate employment by plantation process. The target that to achieve in its first year is to plant trees along 6000 Kms of highways. The Green highways Policy will be helpful in moving Indian a pollution free country.

According to the expectations from this plan / policy it will decrease the numbers of accidents in India. Providing employment to local people and communities is the vision of the policy. So far, there has been a lack of funds and lack of land banks. Every year 1% of the total cost of the highway projects will go to the Green highways policy – 2015, that sums up an amount of Rs.100 Crores per year. 12,000 hectares of land is available to achieve the target of the first year that is to plant trees along 6000 kms of highways. The vision of the policy is "to develop eco-friendly National highways with the participation of other community, farmers, NGOs, private sectors, institution, Government agencies and the forest Department in a sustainable manner".

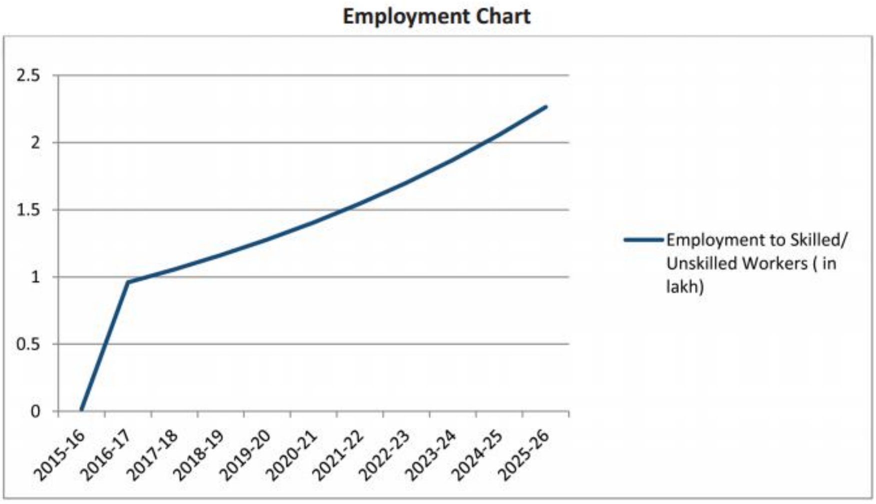
The objectives are to developing a policy framework for the tree plantations along highways, thereby reducing the impact of air pollution and dust, during summer it will provide shade on glaring hot roads, deduct the impact of soil erosion and noise pollution, preventing glare from the head lights of incoming vehicles and generate employment. Ministry of Road Transport and Highways (MORTH) Government of India, unveiled the Green highways Policy in 2015, they also has laid directives for roadside plantation and maintenance activities. National Green highways Mission NHA1 has been given the responsibility of implementing this project and

ISSN 2322 - 0899

also a separate Green Highways Fund" with the total project cost (TPC) has been created to ensure quality plantation and maintenance.

Highways development causes clearance of forest and tree felling activities which results in large scale of environmental degradation causing biodiversity loss and realizing carbon stocked in trees. Highways projects are being bundled up with median and avenue plantations to counter the losses but they are seldom equivalent to the natural eco system. Increase in vehicle traffic contributing further in release of greenhouse gases and other suspended particulate matters makes the situation more critical. An eminent health treat for human as well as all living being are the pollutants released in air by vehicles travels to farther areas. Ministry of Road Transport and highways Policy is concerned with the objective of developing Green Corridors along national highways. Highways aside from environmental aspects have massive chances to generate jobs and can prove to be a great success in agriculture and the rural economy. NREGA may also be liked with it. 15,000 people will be employed for converting 1500 km of highway into green.

Fig.1



Source: Data for man-days calculations is based on Plantation SoR of MoRD

OBJECTIVES OF NGHM

1. Develop a systematic framework for Integrated Green Corridor Development along National Highways.
2. Build resilient ecosystem in the form of "Green Corridors" along National Highways for - Combating global warming and climate change effects - Optimum GHG sequestration - Ex situ conservation of native RET species of the region
3. Make Green Highways Mission self-sustainable.
4. Develop unique green corridors with aesthetic appeal.
5. Reduce the impacts of dust, air and noise pollution.
6. Provide shade on glaring hot roads during summers.
7. Reduce soil erosion at embankment slopes.
8. Reduce the effects of wind and incoming UV radiation.

National Green Highways Projects mission breakdown:

- Mission 1: Take up Integrated Green Corridor Development and Management for upcoming highways projects.
- Mission 2: Develop Green Corridor along developed National Highways network
- Mission 3: Make National Green Highways Mission self-sustained in next 10 years.
- Mission 4: Green Highways for Reinforcing India's CoP 21 Commitment
- Mission 5: Create Sustained Employment for 1 lakh people

STRATEGY FOR POLICY IMPLEMENTATION

Highways of a country somehow represents economic growth / development as its growth engine Facilitating trade, promoting tourism, and bridging the geographical limits among cities are the sectors were facilitates by the interstate road infrastructure 40% of the automobile traffic in the country carried by its National Highway

 ISSN 2322 - 0899

which is only 2 % of the Indian Road network. But, Highways shall not be looked upon merely as a means of transportation, but they should be managed as an integral part of the physical environment and socio-economic. Consequences that did happen because of highways are clearance of forest and tree falling activities. To counter these huge losses their projects are bundled with median and avenue plantations while preparing the land acquisition plans for the highways projects, the land needed for the avenue plantation and landscape improvement is not considered during the DPR stage. As a result after construction they plant wherever they found space as there is lack of space available after constructions which are seldom equivalent to the natural ecosystem that exists before the construction. The huge number in the movement of vehicles on these roads which results in releasing the greenhouse gases and other problems made the situation more critical. Health threat for the commuters and also endangering the biodiversity of the ultimate result of high level of greenhouse gases and suspended dust particulars in air. Transportation sector is only second to power sector when it comes to the global CHG emission, where it emits about 14% of the global CHG emission, out of which road transport contributes 73% of the CHG emission, and the rest 27% is contributed by the other transport mediums.

Fig.2

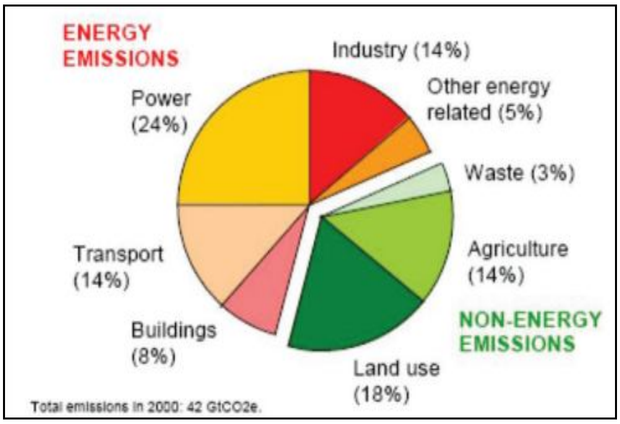
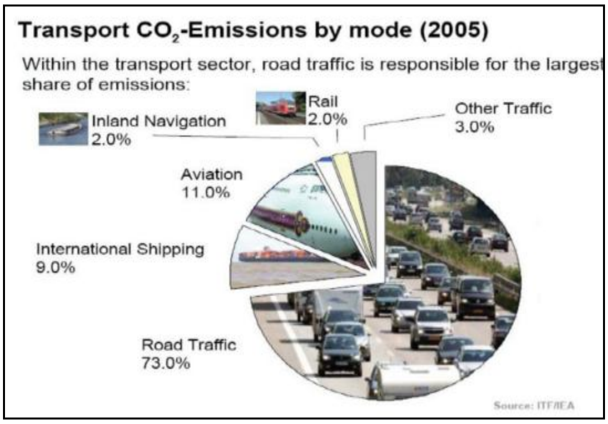
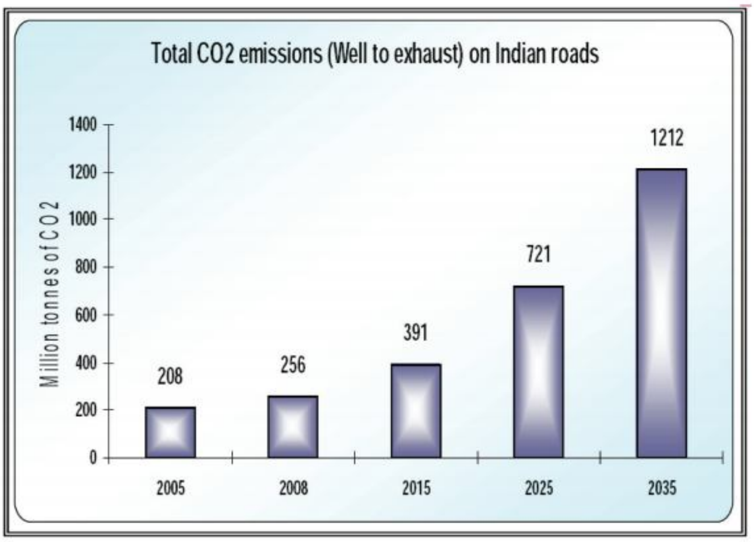


Fig.3



Sources: - ITF/IEA, Global emission of green house gases, energy emissions are mostly C02(Industry and energy related) , Non energy emissions are CO2 (land use) and non – CO2 (agriculture and waste).

Fig.4



Source - CPCB, MoEF 2006 report on GHGs emission.

ISSUES RELATED TO POLICY IMPLEMENTATION

1. Roadside plantations and land Acquisition process are given loss importance during planning

During DPR stage main concepts like the land acquisition plans for the highways projects, land necessary for the avenue plantation and land scope improvement are not considered which are very important for the policy. Which results as after construction when the planting is actually to start there left no option other than to accommodate planting in whatever space available? This leads to thenon-availability proper amount of land for plantation. So it is necessary to include these factors in the land acquisition plans prepared by the DPR consultants.

 ISSN 2322 - 0899

2. **Inferiority in institutional Arrangements and financing pattern**

Plantation and allied activities have not been included in the scope of work of the concession Agreement in many projects and even if plantation works are included in the areas of works of concessional Agreement, it canbe measured that the result are not satisfactory in most of the projects. Green corridor improvement process shall be considered as an integral part of National Highways projects and it can assumed for the learning from the earlier roadside plantation experiences. Development in Institutional arrangements in the form of effective guidelines for Green Corridor project planning, implementation and monitory is very necessary for the successful run of this policy.

3. Existing land Resources

Various land banks are available with highways authorities rear flyovers and road alignments, which are kept for future road widening and maintenance operations. Illegal advertisement hoardings and temporary habitation, acts like these happen there, due to absence of any infrastructure development.

Plantation activities can be practiced there, which will compensate the follies in planning. Municipal corporations advise in many cases to use those lands for plantation and beautification. Clear directives for such cases are required from head averters.

4. Convergence Issues

Green cover, mitigating climate change effects and generating livelihoods for rural communities, are the area where roadside plantation can play a vital role to strengthen them. Currently, there is lack of effective convergence with federal schemes which are handing these issues in Isolation, covering MG NREGS which works for rural livelihoods, green India Mission works for enhancing green cover CAMPA works for compensatory forestation and various other federal schemes works for single case. But, they can generate additional funding resources for green Highways programme to give remedies to the entire environment problem as a whole.

5. **Species of Tree / Shrub for Roadside Plantations**

Trees planted at the road side were not chosen, the plants any kind of tree. But choosing the right species of tree is one of the main issues in this process. As green corridors have to face stressed climatic conditions with intake of high level of gaseous emission (SO2, CO, CO2 and NOX) and suspended particulate matter, it is important to select the species which are tolerant and at the same time capable of observing the pollutants, selection of species should be based upon their ecological importance, economic value and aesthetic appeal.

PARAMETERS FOR EVALUATING SUCCESS OF NGHM

1) Development in micro – Climatic conditions along National Highways

Air quality, soil quality, temperature biodiversity richness etc are the micro climatic indicators which can provide significant data about the effectiveness / impact of green corridors in improving Micro climate. In next ten years these were the positive impacts that were expected to achieve.

- Improvement in Air quality
- Improvement in soil fertility
- Bio diversity riches
- Noise reduction
- Reduction in temperature during summer

2) Carbon sequestration capability

Development of both National highway and Green Corridor should go on a parallel level. That will help a lot for the betterment of the environment. Carbon Sequestration Capability of highway will certify the effectiveness of green corridors.

3) Sustainable employment

NGHM is supposed to generate employment opportunities for a large group of people in plantation and Management activities. It will certainly revolutionaries some sectors of the Government.

4) Economic viability of NGHM

NGHM should be able to generate sufficient revenues to ensure it’s sustainability in next ten years. It will get revenues from sustainable harvesting and Carbon Credit Sale and is supposed to exceed the amount invested in green corridor development and Management.

ISSN 2322 - 0899

CONCLUSION

In present scenario there is huge number of traffic in India is on the National Highways, Which comprises 20% of the total roads. Air and water pollution are the two of the biggest issues in this policy. The plantation policy will also help to achieve the country's forest cover target. The National forest policy mane lode is for a forest cover of 33% of the country's land area, but the current stats shows that it is at 22% planting trees outside the forest areas will be the absolute solution for this problem. The policy envisages a strict system of auditing whereby money will be released by the government to the empanelled agencies only if they have achieved a survival rate of 90% the previous year. It is more important that how many trees survived rather than howmany trees are planted. Through ISRO's Bhuvan and GAGAN satellite system there will be a strong monitoring mechanism. Every planted tree will be counted and auditing will be done well performing agencies will be awarded annually. Ten states are already on board. Many large firms have shown a readiness to pitch in.

Green highways will have invaluable benefits to environment if it built to standards of the concept. As they are built with permeable materials that will help a lot to improve the environment. Construction involves recycled materials, landfill usage is supposed to be reduced use of cutting edge technologies in design, will lead to the protection of critical habitats and ecosystems from the encroachment of highway structure.Loss of vegetation is one of the inevitable consequences of highway development. To offset the loss through corridor development and management, Highway development should be responsible. In most of the projects of road plantation implemented through BOT, DBFOT and public funded projects were not satisfactory.

To improve the aesthetics of highways sites of cultural, historical importance will be measured and landscaping activities will be planned. Additional land requirement will also be granted for such purposes. Extra land near road will also be in use. The aim to achieve is to move mission self-sustainable, generating sufficient revenues for future extension of plantations and maintenance activities.

Local institutions like local self-government, JMFCs and SHGs will be involved by NGHM for plantations, watering, protection and sharing instructs. While selection of plantation agencies in their area local governments may assist, except those carried out by the forest department in compliance to any statutory conditions, will be carried out under a MOU entered by th NGHM with the plantation agency.

Participatory approach is being envisioned by NGHM for this global cause to develop the green corridors along one lakh km long network of highways, which will help in sequestering approximately 12 lakhs MT of carbon equivalent of CHG emissions, reduce the amount of noise pollution and will create one lakh sustained employment within next 10 years.

REFERENCES

1. Govt launches Green Highways Policy. (2015). http://www.thehindu.com. Retrieved 29 September 2015, from http://www.thehindu.com/news/national/govt-launches-green-highways-policy/article 7702950.ece
2. Nitin Gadkari kick-starts national green highways mission. (2016). www.livemint.com. Retrieved 2 July 2016, from http://www.livemint.com/Politics //Nitin-Gadkari-kickstarts-national-green-highways-mission.html
3. Green Highways for Sustainable Environment & Inclusive Growth. (2015). Vision Document Strategy - Mission - Action Plan, 2-30. Retrieved from http://national green highways.org
4. NGHM: National Green Highways Mission. (2016). Nationalgreenhighways.org. Retrieved November 2016, from http://nationalgreenhighways.org/
5. Best practices. (2016). Greenhighways.org. Retrieved November 2015, from http://www. Greenhighways.org/
6. Federal Highway Administration Research and Technology-- | Federal Highway Adminis tration. 2016). Fhwa.dot.gov. Retrieved 2016, from http://www.fhwa.dot .gov/research/
7. National Green Highways Mission. (2016). http://www.outlookindia.com/. Retrieved 22 August 2016, from http://www.outlookindia.com/nghm/article1.htm
8. Green Highways Partnership. (2016). Greenhighwayspartnership.org. Retrieved 29 November 2016, from http://www.greenhighwayspartnership.org/

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017

ISSN 2322 - 0899

CHANGING TRENDS IN MANAGEMENT EDUCATION FROM CREATING EMPLOYEES TO ENTREPRENEURS: AN EMPIRICAL INVESTIGATION

Dr. Farhat Mohsin[1] and Stuti Sahni[2]
Assistant Professor[1], Faculty of Management Studies, Manav Rachna International University, Faridabad
Research Scholar[2], Indira Gandhi National Open University, Delhi

ABSTRACT

The main aim of the paper is to understand the past developments in the management education in India that lead to the increase in number of entrepreneurs passing out from business schools rather than just employees hence creating job creators rather than seekers. To lay the strong foundation of entrepreneurship innovation and creativity are important factors. Increase in entrepreneurs would help in increasing economic growth. Thus entrepreneurship development could also be an exercise in nation building. The entrepreneurial competencies among the management students will be the driving force for them for venture creation. Only through such competencies, they can be molded as job providers rather than job seekers. However, the emergence of entrepreneurial competencies among the MBA students may depend on:

1. *Teaching Pedagogy*
2. *Family Support*
3. *Networking of Management Institutes with Industry*
4. *Government schemes (Make in India) initiative by the government*
5. *Student –Teacher Interface in the class (delivery Mechanism)*

Key words: Entrepreneurship, Technology, family background, specialization, determinants

INTRODUCTION

The term entrepreneur can trace its origins from the French word *entreprendre*, which means "to begin something". As an individual wanting to shape a product or working on an idea or fulfilling their dream of doing something on their own it cannot be done only with planning and proper execution but one is also required to develop skills that can help them in setting up of business and also expanding the business.

The specialization of entrepreneurship in MBA has been a topic of debate – is it important for prospective entrepreneurs to build up a certain set of skills or is it a waste of money and time which one may feel can be well spent in launching or running the business where as others might think that the degree may be a huge help in building professional network and may help in venture creation. Well doing a degree may also bring the entrepreneurs in making a rare chance to fail in the safe environment where as if one fails otherwise it could be devastating. This kind of specialization provides a wide range of options for students to build upon their entrepreneurial skills.

The investigators probed the perception of students and tried to bridge the gap between what they expect from management education and what avenues are available in market. Research regarding awareness about entrepreneurship education is still in infancy in India. Therefore, the main purpose of this study is to evaluate the attitude of management students towards their career as Entrepreneur & Entrepreneurship, and the contribution of university entrepreneurship development program.

LITERATURE REVIEW

To formulate the research problem scientifically, and to point out the importance of undertaking this study, it is essential to present a brief review of researches undertaken in this area.

Various researchers and experts have tried to identify the determinants having an effect on MBA specializations. The entrepreneurial interest has obtained its intensive level almost everywhere in the world. Thomas and Peck (2010) represent a shift from traditional MBA programs to specialized programs. These specialized programs have been designed to fit the individual student's needs rather than a one-size-fits-all-MBA. These specialized programmes are increasing in popularity reflected by the growth in application volume. Business schools no longer offer a traditional MBA program in a uniform format (Goldgehn and Kane, 1997). According to Main and Ost (2011), societies have marked a shift from conventional inclination for career in medicine and engineering education towards banking, finance, human resource management, supply chain or accounting, etc.

The attitudes towards the entrepreneurs and entrepreneurial activity and its functions are determinant factors for students to decide why they should opt for entrepreneurship as a specialization (Veciana, 2005).

 ISSN 2322 - 0899

Solomon (2007). had conducted a research to examine the entrepreneurship education in United States. He found that the most popular teaching method in universities of United States was the development of business plans, class discussions and lectures by guest speakers. The results show that traditional teaching method like creation of business plan still remains popular in United States. It also shows that education institutions are shifting toward a knowledge sharing pedagogical as class discussion and guest speakers are becoming more popular.

According to Felder and Brent (2005), students are different from one another because each student has own preferred learning style and their learning pace. Each student has their own characteristics and abilities to determine the type of lesson they could respond with their best, how they approach their studies, and their attitude toward the nature of knowledge.

According to Garavan and O’Cinneide (1994), the major challenges of entrepreneurship education is the appropriate curricula and training programs for teaching entrepreneurship knowledge and skills. Vesper and McMullen (1988) pointed out that one of the main objectives of entrepreneurship education that differentiates it from typical business education is to generate more quickly a greater variety of different ideas for how to exploit a business opportunity, and the ability to project a more extensive sequence of actions for entering business

OBJECTIVES

1. To analyze the effect of demographic traits on applicants selection of entrepreneurship as a specialization
2. To study the association of gender and their selection of entrepreneurship as a specialization.
3. To understand student perception towards entrepreneurship education.

HYPOTHESIS

1. Respondent’s family background has no effect on selection of entrepreneurship as a specialization.
2. Respondent’s gender is negatively related with selection of entrepreneurship as a specialization.
3. There is a significant relationship between age and selection of entrepreneurship as a specialization.
4. Government initiative for entrepreneurial promotion and student’s selection of entrepreneurship as a specialization are positively related.
5. There is a significant association between different factors and selection of entrepreneurship as a specialization.

RESEARCH METHODOLOGY

Descriptive research design method was used to conduct this research. The objective of this research is to study the trend of management education in India with respect to student’s choice of entrepreneurship as MBA specialization in Haryana state. To collect the feedback from students, a structured questionnaire and an interview method were used. The questionnaire is based on a 5-point Likert scale from Strongly agree, Agree, Neutral, Disagree to Strongly Disagree. The population for this study consists of 105 graduate and post graduate students. Convenience sampling of students was used from each university that offers graduation program. The research instrument used for primary data collection was a structured questionnaire that has both open ended and closed questions. The data gathered is aimed at garnering sufficient information identify the factors influencing the choice of Specialization of MBA Courses by Students. The questionnaire was administered to about one hundred thirty seven students and out of which one hundred five responded correctly and completely. The respondents included eighty males and twenty five females. The information was collected from department of commerce and management of few reputed universities of Haryana during two month period from February to March 2017. The researcher used Convenience sampling to gather data.

Table-1: Demographic Profile of the Sample Respondents

Sl. No.	Demographic Variables	No. of respondents (n-105)	Mean	Stand. Dev.	Percentage
1	Age 18-20	62	1.46	.589	59%
	21-23	38			36.2%
	24-26	05			4.8%
2	**Gender**				
	Male	80			76.2%

ISSN 2322 - 0899

	Female	25	1.24	.428	23.8
3	**Education**				
	B.Com	23	2.44	1.344	21.9%
	B.Tech	19			18.1%
	BBA.	36			34.3%
	MBA	18			17.1%
	Others	9			8.^%
4	**Family Business**	Yes	43	2.41	41.%
		No	6		5.7%
		Allied Business	26		24.8%
		Start own business	30		25.6%
5	**Family Income (per month)**	50000-1 Lakh	29	2.15	.998
		1 Lakh - 2 Lakhs	47		
		2 lakhs - 3 lakh	13		
		3 lakh & above	16		

RESULTS AND ANALYSIS

The statistical tools were used by the researchers to get valuable information from the data. Researchers have entered the data in IBM SPSS 19 for analysis. Respondents were asked to name the major determinants that influence their specialization selection options in MBA. Researchers also analyzed the response according to the respondent gender and age group of respondent with respect to entrepreneur specialization.

H01: Respondent's family background has no effect on selection of entrepreneurship as a specialization.

Chi-square test result has proved that null hypothesis is rejected. It shows that respondent's family background has an effect on his selection process of choosing entrepreneurship as MBA specialization. The data collected, support the perception that people would prefer to choose entrepreneurship for their career, if their family is running own business (Table2)

Table 2: Family background of respondent * student's selection of entrepreneurship Cross tabulation

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.821[a]	9	.000
Likelihood Ratio	34.727	9	.000
Linear-by-Linear Association	14.407	1	.000
N of Valid Cases	105		

H2: Respondent's gender is negatively related with selection of entrepreneurship as a specialization

t-Test result (table no. 2) has proved that null hypothesis is rejected because sig. value is <0.05 It shows that there is a significant difference between gender and selection of entrepreneurship as a specialization.

Table-3: t-test: One-Sample Test

	Test Value = 0					
					95% Confidence Interval of the Difference	
	t	Df	Sig. (2-tailed)	Mean Difference	Lower	Upper
I will surely select entrepreneurship for my career	23.028	104	.000	1.70476	1.5580	1.8516
Gender	29.645	104	.000	1.238	1.16	1.32

H3: There is a significant relationship between age and selection of entrepreneurship as a specialization.
ANOVA result (table no. 4) shows that there is a significant relationship between both the variables as F =12.145 and p = .000. So, the individual variable i.e. respondent's age has a significant relationship with the dependent variable i.e. selection of entrepreneurship.

Table-4 : ANOVA

I will surely select entrepreneurship for my career

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	11.511	2	5.755	12.145	.000
Within Groups	48.337	102	.474		
Total					

H4: Government initiative for entrepreneurial promotion and student's selection of entrepreneurship as a specialization are positively related.
Chi-square test (Table-5) result has proved that hypothesis is rejected. It shows that students don't choose entrepreneurship by getting influenced with government's startups initiatives. The data collected does not support the perception that student's specialization selection is dependent on government's entrepreneurial schemes.

Table – 5: Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	52.884[a]	36	.034
Likelihood Ratio	44.712	36	.151
Linear-by-Linear Association	1.705	1	.192
N of Valid Cases	105		

a. 44 cells (84.6%) have expected count less than 5. The minimum expected count is .03.

H5: There is a significant association between different factors and selection of entrepreneurship as a specialization.

Table – 6: ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Personality traits	Between Groups	12.912	3	4.304	.371	.000
	Within Groups	648.135	101	6.417		
	Total	661.048	104			
Family support and background	Between Groups	130.461	3	43.487	3.614	.000
	Within Groups	1215.386	101	12.034		
	Total	1345.848	104			
Teaching pedagogy	Between Groups	51.735	3	17.245	2.057	.111
	Within Groups	846.779	101	8.384		
	Total	898.514	104			
Government schemes	Between Groups	40.160	3	13.387	1.786	.155
	Within Groups	756.830	101	7.493		
	Total	796.990	104			
Institute's networking with industry	Between Groups	119.250	3	39.750	3.687	.014
	Within Groups	1088.978	101	10.782		
	Total	1208.229	104			

ANOVA result (table no. 6) shows that there is a significant relationship between students personality traits and selection of entrepreneurship as F =.371 and p = .000. So, it can be concluded that students choose entrepreneurship on the basis of his/her personality characteristics. On the similar lines students choose entrepreneurship education mostly because of family support and willingness to expand own business. The data shows that there is a strong relationship between family back ground and student's specialization choice. It was also cleared from the table no. 6 that other factors are not positively related with student's specialization. Teaching pedagogy, institute's networking with industry and government promotional schemes.

CONCLUSION

The whole research work aimed to explore the latest trend in student's preference with regards to entrepreneurship as a MBA specialization. The researchers have aimed to find out the factors those determine these choices and help students to understand their own perception towards becoming a job creator not a job seeker. Through survey it was found that most of the students want to open up their own ventures, and want to become their own boss. It was revealed from the results that family support and family background are the most deciding factor in choosing entrepreneurship in their management degree. The decision of the students revolve around a number of factors viz perspective of job security earnings through the perspective jobs, stability, career options, progression in life, challenges and satisfaction as entrepreneurs. The results also reveal that personal qualities of a person also play a very important role in bearing risk and starting own startup. Most of the students agreed upon the fact that importance of job security, willingness to get more corpus in short span of time and creativity are the major determinants in selecting entrepreneurship as major MBA specialization. One of the major indicators of choosing the specialization is environment. Through this research it was attempted to examine different management college attributes involved in selection decisions and their role in students satisfaction.

REFERENCES

- Carrel, A. E., & Schoenbachler, D. D. (2001). Marketing Executive MBA programs: A comparison of student and sponsoring organization decision considerations. Journal of Marketing for Higher Education, 11(1), 21–38. http://doi.dx.org/10.1300/J050v11n01_02.
- Gartner, W. B. (1985). A Conceptual Framework for Describing the Phenomenon of New Venture Creation. The Academy of Management Review, 696-706.
- Goldgehn, L. A., & Kane, K. R. (1997). Repositioning the MBA: Issues and implications. Journal of Marketing for Higher Education, 8(1), 15–24.
- Heslop, L. A., & Nadeau, J. (2010). Branding MBA Programs: The Use of Target Market Desired Outcomes for Effective Brand Positioning. Journal of Marketing for Higher Education, 20(1), 85–117. http://doi.dx.org/10.1080/08841241003788110.
- Mohar,Y., Singh,M.S. and Kamal,K.K.(2007) Relationship between psychological characteristics and entrepreneurial inclination: a case study of students at University Tun Abdul Razak (UNITAR) Journal of Asia Entrepreneurship and Sustainability July 2007,1-10
- Solomon, G. (2007). An examination of entrepreneurship education in United States. Journal of Small Business and Enterprise Development, 14(2), 168-182.
- Felder, R. M., & Brent, R. (2005). Understanding Student Different. Journal of Engineering Education, 57-72.
- Vesper, K. H., & McMullan, W. E. (1988). Entrepreneurship: Today courses, tomorrow degrees? Entrepreneurship, Theory and Practice, 13, 7-13.
- *Veciana, J., Aponte, M. & Urbano, D. 1999. Attitudes towards entrepreneurship: Two countries comparison, Paper presented at RENT XIII, London.*

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

AN OVERVIEW OF GREEN MARKETING FOR CLEAN ENVIRONMENT IN 2-WHEELER AUTOMOBILE SEGMENT

Naveen Kumar Swarnkar[1] and Dr. Indu Santosh[2]
Research Scholar[1] & Associate Professor[2], Department of Management, Dr. C. V. Raman University, Bilaspur

ABSTRACT
Today, Environmental issue are seen in everywhere in the world. There are possible to count it on the finger because of that only few number of research has done in this era of green marketing. Many number of industrialist has feel to shy for adopting the green marketing practices has expensive if the government would not promoted to it . In this paper highlight the conceptual model with recent and innovative practices has done currently in bilaspur district and also in the world. The Green Marketing is a type of central function.

Keywords: Green Marketing, environment, automobile.

INTRODUCTION
The sensitive mind and attentive green attempt must be required for promoting the eco-friendly way of marketing that is called Green Marketing. Without this no one can achieve the success in the field of Green Marketing. Without complete knowledge and education the background of working would not support for this task. The lots of patience must be required for green marketing.

CONCEPT OF GREEN MARKETING
The term "*Green Marketing*" come into the light of the foreign marketers, from

late 1980 and early 1990, who instinctly involved for the promoting and developing the Green product for two wheeler automobile sector. The Green Marketing is the combination of two dissimilar word that form another branch of marketing that is called Green Marketing.

According to American Marketing Association defines the Green Marketing,

"*Green or Environmental Marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfy human needs and wants, such as the satisfaction of these needs wants occurs with minimal detrimental impact on the natural environment.*"

According to the different dictionary meaning which defines the basic meaning for the further clearance:
According the Oxford Dictionary of Business and Management defines the Green Marketing term, "*Marketing products that benefit the environment. the ecological properties of products are important in order that companies produce ecologically safer products, including recyclable and biodegradable packing. Better pollution controls and more energy-efficient production processes and product performance also form a part of green marketing.* "

According the Oxford Advanced Learner's Dictionary defines the Environment term, ". *The condition that affect the behavior and development of something. It is a type of physical condition.* "

According the Longman Dictionary of Contemporary English defines the Environment term, ". *The air, water, and land on earth, which is affected by man's activities.* "

According the Chamber's Family Dictionary defines the Environment term, " *the surroundings or conditions within which something or someone exists or the natural features which make up the earth example land, plants, animals, water etc.* "

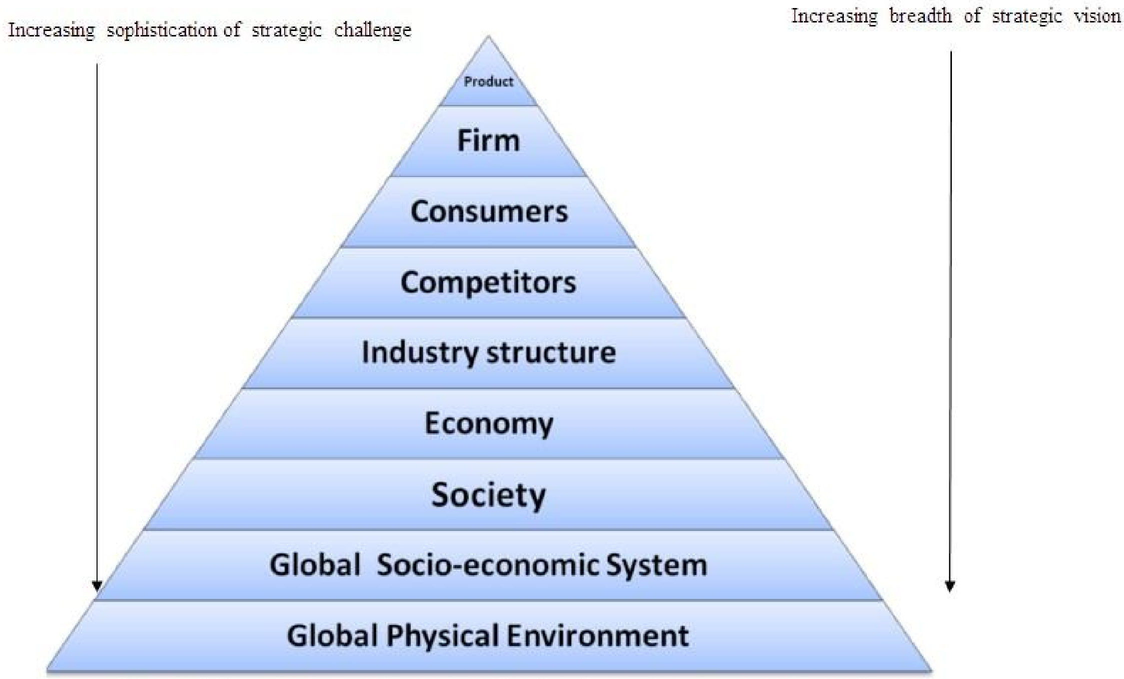
Objectives: The objectives of this research paper is

- To create a awareness and alertness for the citizenship of Bilaspur district about the environment.
- To understand conceptual model with actual Green practices which has done in Bilaspur district and world over globally.

 ISSN 2322 - 0899

CONCEPTUAL FRAMEWORK ON GREEN MARKETING

Figure (1): The physical environment for the Green Marketing



There are nine levels of the physical structure of Green Marketing

Product: The Green Product is an highly environment concern and specially launch on the side way of unharmfulness of the environment. It is product or services created by the two wheeler automobile industry for promoting the sustainable effort for customer with green and fully predictable, if the consumer have their own willness or earlier awareness on the type any kind of green product or services, which is by their dealer to him. Majority of consumers aware about the environment and take a step ahead of cooperation for the society.

In American Countries, green product among new product introduces rose from 1.1 per cent in 1986 to high of 13.4 per cent in 1991 (Ottman, 1994).

Firm: There are lots of pressure on marketers to give their performance in a eco-friendly manner with satisfied the needs and wants of consumer in case of automobile two wheeler industry, which is main topic of this paper. For this reason the socio-environmental impact on the current work culture of the different authority. The authority decided for secure and pressuring the green effort for the betterment of society welfare. The fare wellness of the society that is the hidden responsibility for the marketers. Individual marketers not be responsible for the green marketing but also the consumer and government also an unignorable factor for promoting the eco friendly business.

Consumer: The consumer is ultimate user of any kind of product or services that are promoted in the society by the marketers for the green product of two wheeler automobile. After the utilization of any kind of green product the consumer is always right. The righteousness of the any consumer belong to the satisfaction and fulfilled the preferences of the consumer, this behavior of the consumer makes him more loyal to the brand of the company wheather which is green or nongreen, but here we discuss only about the user of awareness of green product. According the Mahatma Gandhi, "*A consumer is the most important visitor of the on our premises. He is not dependent on us but we are dependent on him. He is not an interruption on our work, he is purpose of it. He is not an outsider on our business, he is part of it. We are not doing him a favour by serving him, he is doing us a favour by giving us the opportunity to do so.*"

Competitors A competitor's from any firm include not only the other firms which market the same or similar product or services but also those who compete for the discretionary income of the consumer. For instances, the competition for the company's televisions may come not only from other television manufactures but also from firms two-wheelers, refrigerators, cooking ranges stereo sets and so on

ISSN 2322 - 0899

firms offering savings and investment schemes like banks, Unit trust of India, companies accepting public deposits or issuing shares or debentures etc.

The competitors may compete to or with each other from the market with their eco performance of their potential goods, which generates a competitive advantage. In an unnarrow range of market including detergents, retailing, batteries,, white goods, cars, toilet paper and banks competes to each other on the basis of eco-performance. For instance, The Cooperative bank explicitly adopted the ethical policy, which differentiate itself and encourage customer loyalty, gaining over 200,000 customer as a result. The State Bank of India, started their Green channel cash services for providing the relaxation to the consumer from the unendable waiting time for collecting their money from preferred accounts.

Industry Structure In the short form we called it, IS for *Industry Structure*. The combined meaning of this word from the adopted wording meaning from Longman dictionary of Contemporary English and Oxford dictionary of business and Management of this two inseparable word is "*It is an situation which is formed for producing the particular activities in an organized way with utilizing the capital and labour resources carefully.*" There are different kinds of industry *i.e.* Paper Industry, Clouth Industry, Leather Industry etc… Here, we discuss the world reputed Xerox are veterans of recycling, having begun the routine reuse of the components in 196. By 1997, Xerox were re-claiming and reusing about 1 million parts and 150,000 office machines each year. For its "*Eco Series*" copier line, the company has achieved recycling rates of up to 75% per cent for components from end-of-life products. In the minds of industrialist having a threads of substitute, supplier relationships and market entry barrier.

Economy There are lots of implication for the development of economic condition in its significance of general level on its demand of size with its nature, government parties affecting the line of business deals for the proactive attitude for environment. The key areas of economics is: production economics, investor pressure, Green taxes and Access to capital.

Society The society is the social platform where people lives, survives and dies. These three phenomenon are common to all one. It is wide impact on the business and the marketers. These assimilate these impact factor from the six different factors. These factors are : *changing values and attitudes, Pressure group activity, Media interest, Political and legal interest, supplier relationships and Market entry barrier.*

- **Changing values and attitudes** In the last few decades many social values have changed, particularly in relation to the level s have changed, particularly in relation to the levels of trust placed in companies and other institutions. According to the Edelman PR's 200 international social attitude survey, on issues related to the environment, human rights and health, information from non-governmental organization's was trusted by 60 per cent of people compared to 15 per cent who trusted the government and media, and 10 per cent who trusted major corporations. Social attitudes towards the environment have also changed, so that it is perceived as valuable, vulnerable and in need of protection. This has been reflected in changes in the values associated with products and their features. For Kodak, the convenient 'disposable camera' of the early 1980's metamorphosed into the 'singe-use recycle' camera of the 1990.

- **Pressure group activity** For the 20 years have witnessed a considerable increase in the size of activity, budgets and sophistication of pressure groups concerned with the socio-environmental impacts of business. Many of their communications campaigns are now produced by the same agencies that work for the major companies. As the experience of companies like Nike and Gap has shown in relation to international labour standards, companies with the most famous brand names are the most likely to be targeted, even though they may not be the worst offenders. There has to be also been a recent trend towards partnership approaches between pressure groups and companies, such as that between McDonald's and environment defense fund.

- **Media Interest** In the increasing order of media output devoted to nature and environmentally related messages and examples of poor eco-performance are a favourite target for investigate journalism. The massive impact of instant media in accelerating the message of gross environmental incompetence by our Leaders can be summarized in three letters- CNN. It means that a company's reputation can be destroyed globally in one day. By 2000 CNN was available in 151 million households.

 ISSN 2322 - 0899

- **Political and legal interest** The social complexity and its quantity with environmental legislation faced by companies continues to grow. Businesses in Europe are now affected by over 80 European environmental directives and regulations. The companies that rely on mere compliance risk being left behind by the number of product such as coconut husks being launched to act as a peat substitute for gardener. In the future a more radical set of substitutions may emerge, as markets which were traditionally based around purchase and ownership of products move towards greater use of service, hire and leasing.
- **Supplier relationship** Greening is forcing many companies to reconsider supplier relationships since their total environmental impact will be strongly influenced earlier in the supply chain. The tools like 'life cycle analysis' and environmental supplier audits are being used by companies to monitor and often to improve their suppliers' eco-performance. Some major companies such as BT have de-listed the 'greyest' of their suppliers other such as Boots are collaborating with suppliers to reduce the number scoring poorly on their Environmental Management Index. A key features of the greening of industries has been the need for partnership approaches between companies and their suppliers.
- **Market entry barriers** Strictly it should be followed the all environmental rules according the national environmental laws can acts as an entry barrier for foreign firms. From few years back have witnessed friction between the USA and the European Union over the EU's resistance to genetically modified food. The European Union's concern about the health and environmental safety of GM crops was interpreted by the United states of America as a disguised market entry barrier. For some companies, good environmental performance can acts as a key to gain entry into a new market. Varta batteries had failed in several attempts to translate their European market strength into penetration of the UK market, but this was achieved very rapidly with the introduction of their innovative mercury-free battery range. The TATA company launch the Green battery for the Green Automobile, which is fully environmental friendly.

Global Socio-economic System In according to the increasing order of global intergovernmental policy which form a *Global Socio-economic System*. By this system, a awareness has been created by the policy which sustain the environment from the harmful effect i.e. Global warming, CFC releases from various industrial resources, which are formed unauthentically, in the society. Some legal action should be taken to control and preserve the environment more greener for the promotion of Green Marketing.

In 1997, Kyoto Intergovernmental Conference on Climate Change and subsequent meeting in Marakesh and The Hague have demonstrated the difficulties of processing and implementing international agreements to tackle common environment problem. For reducing the CFC Montreal Protocol done it very well.

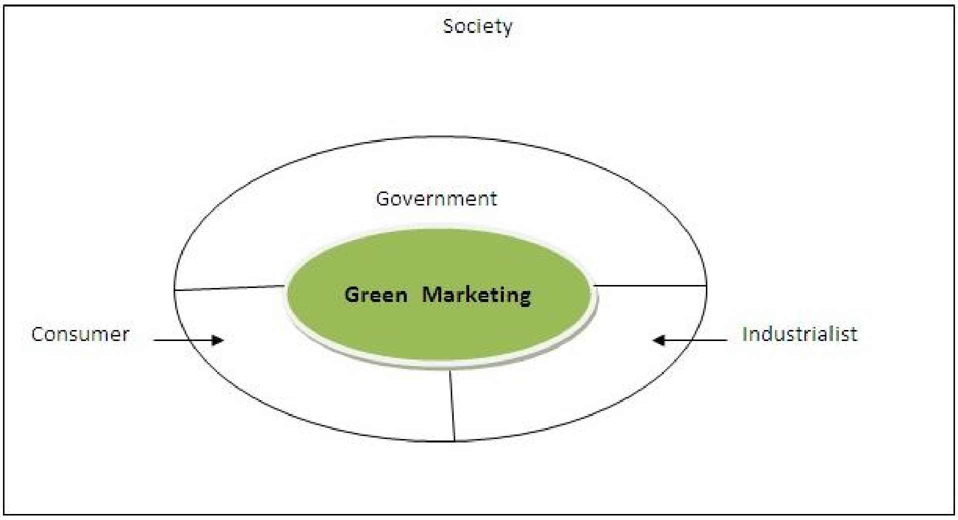
Global Physical Environment The physical environment are also responsible for Green Marketing globally. Because of that is the main reason: For forming any kind of industry in the planet earth, which also requires *shelter* a workplace for performing the task in a organized way with fulfillment of consumer demand. The demand will be satisfied by the consumer if they (*consumer*) the high quality product/services from the retailer or service provider i.e. Automobile services provided by the dealer after the purchasing of two wheeler or 4-wheeler by the consumer's choice.

The choice of the consumer arises in the society which also form a research area, recognized by the marketing researcher of in-house R&D department or hired research agency afforded by the company. A company like *AIR INDIA, Jet Airways or IndiGo* etc. their operation and flying services affected by the environment. Countless flights are canceled during unclear weather of atmosphere.

GREEN MARKETING AS A CENTRAL FUNCTION FOR THE SOCIETY:

Figure(2): Green marketing as a Central function *(adopted inspiration from Philip Kotler, Marketing Managewment)*

 ISSN 2322 - 0899



In the above figure (2) shows the major function of this eco friendly marketing which is promoted by the all groups who involved in this revolutionary marketing method of main marketing branch adopted by the marketers. Proper training must be required for the employee and some knowledge also must be essential from the side of consumer. The consumer and the government are the external factors and industrialist is the internal factor.

Hydrogen fuel is best option for solving the problem of pollution in country. In germany or other foreign country's works on particular subject for removing the pollution from whole universe or at least minimize to it from the planet earth.

RESEARCH METHODOLOGY

For preparing this research paper search out the different websites, national and international journals, Books, Wikipedia's and others resources. It is fully secondary data based.

REASON OF ADOPTING THE GREEN MARKETING

- Percentage of death from the polluted air has increased 300% according to the report submitted by the Centre for Science and Environment (CSE), Indian Council of Medical Research (ICMR) and US-based Health Effects Institute in 2013.
- In our country India that highest rate of death that is fifth in a position.
- Government pressure
- Subsidy on green product/services
- Opportunity available
- Competitive advantage
- Company's goodwill.

RECENT GREEN PRACTICES IN BILASPUR DISTRICT AND OVER THE WORLD: A BIRD EYE VIEW

- President of France, recently inaugurated the solar roads, on the road the solar panel are mounted with the Teflon coating for protecting it, on any kind of damages. It is expensive work for the cost but some time it more beneficial for common citizens.
- In Germany , there are continuous innovative work on the successful effort of the working of hydrogen fuel. It is pollution free fuel, much more beneficial for the environment.
- In bilaspur district, started by C.G. Government Mobile Pollution Checking Center at the old bus stand chouk. A Unit that is by the special name "*Pollution Under Control (PUC)* ", Which creates a awareness on the mind of consumer who uses any kind of automobile.
- In Bilaspur district, Energy Saving Park (ESP) at Rajkishore Nagar, which fully operated by the sustainable energy source like solar energy, which also promotes the Green Marketing.
- PM shri Narendra Modi promotes to nation for using the bicycle for one day in a week.

 ISSN 2322 - 0899

- BS-IV type of bikes must prefered rather than BS-III. In this BS-IV engine there are special type of machine kit are using in the engine which converts the harmful propellants in to unharmfull propellants.
- Using the LED bulb or CFL bulb for saving the electricity.
- Support the cashless transaction for purchasing any kind of goods or services from the markets.
- TATA Motors launch the CNG version of TATA NANO and develop the Green Show Room for the green promotion of TATA motors automobile.
- In Bilaspur district, Venktesh Hero Automobile willingness to take a step ahead for starting the E-rikshaw for the public of bilaspur district on the free of cost in the summer season specially.

CONCLUSION

The Green Marketing is possible with the cooperation and collaboration of both parties in the society including government. The length of lands are continuously turn into the forest of concrete from green forest which is not the good indication for the human health. So that Green promotion and green strategy should be adopted for the betterment of earth

REFERENCES

- Karunakaran. K, "*Marketing Management*", Himalaya Publishing House, Mumbai, 2015, Page no. 466
- Baker, Micheal J. (2003), *The Marketing Book,* Great Britain, Butterworth Heinemann, pdf format downloaded from google.co.in
- Cherunilam, Francis, "*Business Environment* ", Himalaya Publishing House, Mumbai, 2015, Ninetinth Revised Edition, Page no. 75
- Cherunilam, Francis, "*Business Environment* ", Himalaya Publishing House, Mumbai, 2015, Ninetinth Revised Edition, Page no. 9
- Sharma, Neeraj kumar, "*Industry initiative for green marketing in India*", Business and Economics Journal, volume 7, issue 1, page 1 to 3.

Online References

- Solar panel road tour ouvreauperchenorman https://www.theguardian.com/environment/2016/dec/22/solarpanelroadtourouvreauperchenormanso retrieved 14.4.2017
- https://en.wikipedia.org/wiki/Hydrogen_vehicle retrieved 14.4.2017
- http://www.greencar.ngo/About retrieved 1.4.2017
- www.dainikbhaskar.com
- www.google.co.in
- https://en.wikipedia.org/wiki/PHB_(bicycle)

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017

ISSN 2322 - 0899

NON-MONETARY MOTIVATIONAL FACTOR – A GENDER WISE STUDY

Dr. Annu Tomar[1] and Dr. Alka Agrawal[2]
Academic Associate[1], Indian Institute of Management, Rohtak
Director[2], Mewar Institute of Management, Vasundhara, Ghaziabad

ABSTRACT

Motivation is the art of teaching and learning process. Though the term motivation is not the new one in any of the organization but its presence always play a most vital role in the life of employees to sustain the organization for a long period of time. As there are heterogeneity of people in all organization so this research paper basically consists the aim to identify the gender wise discrimination in their non-monetary motivational factor and views regarding this. The data collected in this paper is both primary and secondary. This research paper basically focused to identify the correlation between gender, favorable climate and their motivation level and for that purpose many studies are reveled. The findings of this paper suggested that there are not huge difference in views but some motivation factors are common in both male and female and some are uncommon as per their priority and requirements but parallel friendly environment is crucial and necessary to both instead of females only to produce productive output.

Key Words: Non-monetary motivational factor, Favorable Climate and Gender.

INTRODUCTION

Development of any nation depends on its human resource's skills, efficiency and productivity in its education system because teaching is that profession which creates all the other profession so it's very necessary to motivate the educationist and also to focus on their non-monetary motivational factor in terms of favorable climate. The role of a teacher cannot be under estimated in the context of progress, prosperity and developmental process of a nation. Stability of a society is facilitated by the promotion and acceleration of growth through disciplined, academically sound and professional, competent academicians. Faculty's contribution in the human capital development and technological advancement greatly depends on their motivation and willingness for taking initiatives. A motivated academician is recognized by high level of commitment, hard work, devotion, dedication and becomes a source of inspiration through his exemplary character because a teacher is always expected to be a role model for students. So in the favor of above explanation both the male and female should be motivated but it happens sometimes that both the male and female thinking are somewhere match with each other and also and somewhere mis match so this paper focused to identify that where there is a discrimination in their views in terms of motivation level.

LITERATURE REVIEW

What is motivation? Why do people act in the way they do? Why do people act differently? Is it possible for an organization to influence the employees they employ in a predictable and systematic way to act in a way they want them to? These are all questions, top management struggle with on a daily basis and it is probably for this reason that motivation and the factors or elements of motivation are one of the most widely researched topics and to understand the concept of motivation in educational institutes.

Employee motivation is one of the policies of an institution to increase or enhance effectual job management amongst teaching employees. A motivated employee is responsive of the definite goals and objectives he/she must achieve, therefore he/she directs its efforts in that direction. Motivation formulates an institution more successful because provoked faculties are constantly looking for improved practices to do a work in a better ways, so it is essential for an educational institution to persuade motivation of its teaching employees.

Educational institutions are faced with the problems of motivational level of their academicians, so this study is designed to address which factors promote motivation and why the same is important for institute's academicians. This study is of a magnificent importance because it is focusing on the biggest challenge of the institutes that have to get the work through their academicians willingly. In other words factors contributing for teacher's motivation will be explored. Motivation of institute's faculties is as important as the blood for sustaining the human life. This whole above introduction is based on the theoretical concepts of literature as a secondary source and primary data collection through questionnaire of 500 respondents in the teaching fraternity.

Effective management realizes that in order to motivate its employees they need to understand the employees first and identify the factors that motivate them. It is important to realize that people have different needs, goals and objectives and will act differently toward obtaining or achieving their goals or satisfying their need

ISSN 2322 - 0899

deficiencies. It is also true that factors of motivation changes according to age, income, gender, situation, need, time, etc.

A great amount of worldwide wealth occurs in a form of human capital. Therefore managing human resources plays a crucial role in a process of increasing organizations effectiveness. The one of the most important functions of HRM is motivation. The importance of motivating people (both male and female) at work is noticeable at all levels of organization. Despite many studies on that topic, top management today are no closer to understand employees' motivation than their counterparts more than a half of century ago (Kovach, 1980).

Organization can help to create positive and strong morale and motivation within their teaching employees simply by creating a corporate like culture of trust and affection. By doing so, it will help employees become more internally motivated because they will:

- Feel like a part of a winning organization that respects and values all employees for what they have to offer. This helps employees feel both intrinsic and extrinsic rewards when they are doing their best work.
- Appreciate their employees time to time because a simple pat on the back for a good work done by employees play a crucial role than the monetary rewards sometimes and seek ways to help them physically and emotionally.
- Feel appreciated and recognized for their many contributions; this helps to increase self-esteem and confidence levels among employees.

Sometimes not only monetary factor motivates the employees even non-monetary also play a crucial role in motivating the employees for both male and female. It varies from situation to situation and person to person at different point of time but the importance of both are very powerful in orgnaisation context. So below study shows the relationship and discrimination of non-monetary factor among both male and female or the same views of both in context of organization culture.

Financial incentives are used to motivate the employees for hard work or productivity to achieve the objective of the organization. However individuals have different needs to satisfy while working in the organization. Employees generally lies in high income group (HIG) need more socio-psychological motivation to satisfy the needs which cannot be satisfied by the money alone. Thus management in addition to the financial incentives provides non-financial incentives also to motivate the employees. Both are necessary for the employees at different situation. For example if an individual gets promotion in the organization so it satisfy him more psychologically that is he gets better status, more challenging job, authority, etc. the financially he gets more pay also by promotion.

Unlike financial motivators, non-financial motivators are more plentiful and can bring out the creativity of management. This method does take more time on the management, but it has longer lasting effects. If the management wants to truly motivate their employee, they need to think about the individual and decide what non-financial rewards can be given to a specific employee. It needs to be said that everything requires money whether that be time, resources, materials, etc. In a McKinsey Quarterly survey, they found that the following non-financial motivators are viewed no less, or sometimes more effective than the top rated financial motivators: praise from management, attention from leaders, and the opportunity to lead projects (Dewhurst, Guthridge, and Mohr). In this discussion of non-financial motivation, it means that there is no monetary reward given to the employee, but instead focuses on the emotional needs of the employee. There is wide variety and many different ways to non-financially motivated employees, but this study will only focus on a few of them.

FRIENDLY ENVIRONMENT AND JOB PERFORMANCE

Another factor that influences people at work is a friendly environment because this factor has been found to have a direct impact on job performance of employees in service organisations. Chen and Lien (2008) stated that a large number of employees are likely to change their jobs when they are under pressure. Friendly environment at work is able to influence employees to commit themselves to carrying out their tasks and duties effectively. Similarly, respect among colleagues and managements will assist in creating a good work environment thus serves as an incentive for employees in workplaces (Halbesleben et al., 2007).

Roca et al (2006) found a significant correlation between friendly environment and job performance factor in the multinational organization. Furthermore, Jamal (2007) studied the correlation between stressful work environment and the level of a person's work ability among workforce of North American companies. The results showed in 90% of the companies, there was negative association between stressful work environment and job performance. This suggests that if the work environment seems stressful, managers must make effort to develop and implement programs that can foster a friendly job environment to motivate the employees

(Houraniet al, 2006). For this reason, managements should play a constructive role in creating a harmonious atmosphere. They can create such an atmosphere by arranging events like tea breaks, birthday or wedding anniversary parties and trips. These programs can act as stimulus to motivate their employees (Campbell, 1990).

OBJECTIVE

1) To know the correlation between the gender and favorable climate.
2) To identify the discrimination in their views in terms of Non- monetary motivational factors.

HYPOTHESIS

H1: Non–monetary motivational factor differ as per Gender of the employees.

H2: Favorable climate is positively correlated with employee's motivation level.

RESEARCH METHODOLOGY

The process used to collect information and data for the purpose of making business decisions. The methodology may include publication research, interviews, surveys and other research techniques, and could include both present and historical information.

The data collected for this study is both primary and secondary based, primary in the form of questionnaire and secondary by reading various literatures, magazines, books, journals and websites related to that particular topic of motivation. The sampling used in this study is random and convenience on 500 sample size.

Sr. No.	Group	N	Σ
1	Male	220	500
2	Female	280	

DISCUSSION AND FINDINGS

In this study the number and percentage of both the gender is given below:

Characteristics N = 500	N	%
Gender:		
Male	220	44%
Female	280	56%

ANALYSIS BETWEEN GENDER AND NON-MONETARY FACTOR

N = 100

DF = 6

GET

FILE='C:\Users\ANNU TOMAR\Desktop\variable view data entry.sav'.

DATASET NAME DataSet0 WINDOW=FRONT.

CROSSTABS

/TABLES=gender BY non monetary factor

/FORMAT=AVALUE TABLES

/STATISTICS=CHISQ

/CELLS=COUNT EXPECTED

/COUNT ROUND CELL.

[DataSet1] C:\Users\ANNU TOMAR\Desktop\variable view data entry.sav

Table 1.1 Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Gender * Non-Monetary Factor	500	100.00%	0	0.00%	500	100.00%

Table 1.2 Gender * Non-monetary factor Cross tabulation

			Non-Monetary Factor				Total
			Job Security	**Favorable Climate**	**Challenging Job Assignments**	**Prestigious Job**	
Gender	Male	Count	15	135	35	15	200
		Expected Count	20	128	32	20	200
	Female	Count	30	185	45	35	295
		Expected Count	29.5	188.8	47.2	29.5	295
	4	Count	5	0	0	0	5
		Expected Count	0.5	3.2	0.8	0.5	5
Total		Count	50	320	80	50	500
		Expected Count	50	320	80	50	500

Table 1.3 Chi-Square Tests

	Value	**Df**	**Asymp. Sig. (2-Sided)**
Pearson Chi-Square	49.377[a]	6	0
Likelihood Ratio	27.57	6	0
Linear-By-Linear Association	1.281	1	0.258
N Of Valid Cases	500		
a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is .50.			

This above table shows the gender and their correlation among the various non-monetary motivational factor. It is found in the table 1.2, that the motivation level of the male and female is almost same i.e favorable climate. It is observed that the motivation levels of the males are high comparatively to the females as they are more careers oriented and has primary source of income but both needs a soothing climate of working to continue at workplace. Hence, the null hypothesis is accepted and alternative hypothesis is rejected. Now if we do the qualitative analysis of the collected data than its is found that there are same factors of motivation for both the genders and some factors are uncommon also.

CONCLUSION

As per the different gender of male and female it is concluded that there is discrepancy in the views of both gender group of faculties but not so much in some of the factors it is almost same like males are saying to the friendly environment as a non monetary motivational factor as females are also the same. This study does not consist a huge marginal difference in views of both male and female regarding non-monetary factors but oe thing is very common and having high ratio that both requires a friendly environment of working it means good climate is necessary for all employees to produce better output. So, overall their responses are same except some factors but again favorable climate is the only one factor which is nominated as best factor of motivation by both groups of faculties, both needs monetary and non-monetary factor both as per need and requirement at different situations.

REFERENCES

1. Anna Salanova and Sanni Kirmanen, (2010). Employee satisfaction and work motivation, *Research in Prisma Mikkeli, Bachelor's Thesis*, Business Management.
2. Aswathappa, K., (2005). *Human Resource Management*, Himalaya Publishing House.
3. Dr. Bedi, SPS and Dr. Ghai, R.K., (2012). Human resource management, Bharti publication, 110093.

4. Dr. Khanka, S.S., (2001). *Organizational Behavior,* S.Chand & company ltd., Ram Nagar, New Delhi-110 055 (first edition).
5. Dr. Kumar Arun, (2009). *Research Methodology,* Anand Publication.
6. Amabile, T. M. (1982). Social psychology of creativity: A consensual assessment technique, *Journal of Personality and Social Psychology, 43,* 997-1013.
7. Amabile, T. M., DeJong, W., & Lepper, M. (1976). Effects of externally imposed deadlines on subsequent intrinsic motivation. *Journal of Personality and Social Psychology, 34*, 92-98.
8. Anderson, R., Mangoogian, S. T., & Reznick, J. S. (1976). The undermining and enhancing of intrinsic motivation in preschool children. *Journal of Personality and Social Psychology, 34,* 915-922.
9. Angyal, A. (1965). *Neurosis and treatment: A holistic theory*. New York: Wiley.
10. Assor, A., Roth, G., & Deci, E. L. (1999). *Relations of the perceptions of parental conditional love to children's affects and motivation*: Ben Gurion University.
11. Assor, A., Roth, G., & Deci, E. L. (2204). The emotional costs of parents’ conditional regard: A self-determination theory analysis. *Journal of Personality,* 72:1.
12. Atkinson, J. W. (1958). *Motives in fantasy, action and society*. Princeton, NJ: Van Nostrand.
13. Baard, P. P., Deci, E. L., & Ryan, R. M. (1999). *The relation of intrinsic need satisfaction to performance and well-being in two work settings*: Fordham.
14. Bandura, A. (1977). Self-efficacy: Toward a unifying theory of behavioral change. *Psychological Review, 84*, 191-215.
15. Bandura, A. (1989). Human agency in social cognitive theory. *American Psycholgist*, *44*, 1175-1184.
16. Bandura, A. (1996). *Self-efficacy: The exercise of control*. New York: Freeman.
17. Barron, K. E., & Harackiewicz, J. M. (2000). Achievement goals and optimal motivation: A multiple goals approach. In C. Sansone & J. M. Harackiewicz (Eds.), *Intrinsic and extrinsic motivation: The search for optimal motivation and performance (pp. 231- 254)*. San Francisco: Academic Press.
18. Baumeister, R., & Leary, M. R. (1995). The need to belong: Desire for interpersonal attachments as a fundamental human motivation. *Psychological Bulletin, 117,* 497- 529.
19. Baumeister, R. F. (1997). Esteem threat, self-regulatory breakdown, and emotional distress as factors in self-defeating behavior. *Review of General Psychology, 1*(145-174).
20. Beck, R. C. (2000). *Motivation: Theories and principles*. Upper Saddle River, NJ: Prentice Hall.
21. Becker, E. (1973). *Denial of death.* New York: Free Press.
22. Benware, C., & Deci, E. L. (1984). Quality of learning with an active versus passive motivational set. *American Educational Research Journal, 21,* 755-765.
23. Berlyne, D. E. (1971). *Aesthetics and psychobiology*. New York: Appleton-Century-Crofts.
24. Ryan, R. M., Deci, E. L., & Grolnick, W. S. (1995a). Autonomy, relatedness, and the self: Their relation to development and psychopathology. In D. Cicchetti & D. J. Cohen (Eds.), *Developmental psychopathology* (Vol. 1, pp. 618-655). New York: Wiley.
25. Ryan, R. M., & Frederick, C. M. (1997). On energy, personality, and health: Subjective vitality as a dynamic reflection of well-being. *Journal of Personality*, *65*, 529-565.
26. Ryan, R. M., Frederick, C.M., Lepes, D., Rubio, N., & Sheldon, K.M. (1997). Intrinsic motivation and exercise adherence. *International Journal of Sport Psychology, 28*, 335-354.
27. Ryan, R. M., & Grolnick, W. S. (1986). Origins and pawns in the classroom: Self-report and projective assessments of individual differences in children's perceptions. *Journal of Personality and Social Psychology, 50,* 550-558.
28. Ryan, R. M., Koestner, R., & Deci, E.L. (1991). Ego-involved persistence: When free-choice behavior is not intrinsically motivated. *Motivation and Emotion, 15:3*.

29. Ryan, R. M., Kuhl, J., & Deci, E. L. (1997). Nature and autonomy: Organizational view of social and neurobiological aspects of self-regulation in behavior and development. *Development and Psychopathology, 9*, 701-728.
30. Ryan, R. M., & Lynch, J. (1989). Emotional autonomy versus detachment: Revisiting the vicissitudes of adolescence and young adulthood. *Child Development, 60,* 340-356.
31. Ryan, R. M., & Manly, J. B. (2000). Thematic apperception test: A critical review. In D. J. Keyser (Ed.), *Test critiques* . Kansas City, MO: TCA.
32. Ryan, R. M., Mims, V., & Koestner, R. (1983). Relation of reward contingency and interpersonal context to intrinsic motivation: A review and test using cognitive evaluation theory. *Journal of Personality and Social Psychology, 45:4*, 736-750.
33. Ryan, R. M., Plant, R. W., & O'Malley, S. (1995b). Initial motivations for alcohol treatment: Relations with patient characteristics, treatment involvement and dropout. *Addictive Behaviors, 20*, 279-297.
34. Ryan, R. M., Rigby, S., & King, K. (1993). Two types of religious internalization and their relations to religious orientations and mental health. *Journal of Personality and Social Psychology, 65,* 586-596.
35. Sansone, C., & Harackiewicz, J. M. (2000). Looking beyond rewards: The problem and promise of intrinsic motivation. In C. Sansone & J. M. Harackiewicz (Eds.), *Intrinsic and extrinsic motivation: The search for optimal motivation and performance (pp. 1- 9)*. San Francisco: Academic Press.
36. Sansone, C., & Harackiewicz, J. M. (2000). Controversies and new directions – Is it déjà vu all over again? In C. Sansone & J. M.. Harackiewicz (Eds.) *Intrinsic and extrinsic motivation: The search for optimal motivation and performance (pp. 444-453)*. San Francisco: Academic Press.
37. Sansone, C., & Smith, J. L. (2000). Interest and sel-regulation: The relation between having to and wanting to. In C. Sansone & J. M. Harackiewicz (Eds.), *Intrinsic and extrinsic motivation: The search for optimal motivation and performance (pp. 343-372)*. San Francisco: Academic Press.
38. Schafer, R. (1968). *Aspects of internalization.* New York: International Universities Press.
39. Schmuck, P., Kasser, T., & Ryan, R. M. (2000). The relationship of well-being to intrinsic and extrinsic goals in Germany and the U.S. *Social Indicators.*
40. Sedikides, C., & Skowronski, J. J. (1997). The symbolic self in evolutionary context. *Personality and Social Psychology Review, 1*, 80-102.
41. Seguin, C., Pelletier, L. G., & Hunsley, J. (1998). Toward a model of environmental activism. *Environment and Behavior, 30,* 628-652.
42. Seligman, M. E. P. (1975). *Helplessness.* San Francisco: Freeman.

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

WEB-BASED CORPORATE SOCIAL REPORTING PRACTICES (A STUDY OF SELECTED PRIVATE SECTOR INDIAN COMPANIES)

Suruchi Mittal[1] and Dr. Amandeep Singh[2]
Research Scholar[1] and Associate Professor[2], University School of Business Studies, Talwandi Sabo, Punjab

ABSTRACT
Corporate Social Reporting is the concept which companies are using to a greater extend. It means disclosing the social, environmental and financial information to particular interest group with in society. Earlier, the companies were using annual reports for the reporting purpose but nowadays companies are using web also. Government of India has notified the companies falling in the eligibility criteria to spend 2 per cent of their net profit towards social practices. Reporting of this information means a lot to communicate to the society that the company is performing social activities also. This study focuses on Corporate Social Reporting Practices on website of 122 private sector companies selected from BSE 200 index as on 29 Mach 2013. A worksheet of variables carrying different aspects on the subject is prepared for analyzing corporate social reporting practices of private sector companies on websites. Scores are assigned according to the presentation of the information and regression is applied to examine the relation between total score and company characteristics such as age, net sales, net fixed assets and net profit. The study concluded that only age is significantly related characteristics whereas all other variables are not significantly related with the total score.

INTRODUCTION
In the present time, the increased economic, market and regulatory pressures are requiring companies to accumulate and publish information regarding financial performance, social and environmental issues, corporate governance, marketing as well as other information with more frequency, detail and variety of formats. Greater disclosure would enable regulators to better monitor and control excessive risk taking by corporations. So, the companies have become more sensitized of their roles and responsibilities towards society and performs a socially desirable goals and report about this to the society through their reporting system.

Corporate Social Reporting is a process of communicating the social and environmental effects of organizations' economic action to particular interest group with in society (Gray et al. 1987). Similarly, Perks (1993) defined corporate social reporting as the disclosure of those costs and benefits that may or may not be quantifiable in money terms arising from economic activities and substantially borne by the community at large or other stakeholders.The different studies reveal that earlier the companies report about their social practices in annual reports but now a days companies are using web also as it is one of the fastest mode of communication. Internet is the means of communication which has the widest reach in the present world. The Internet (short form for Inter network) is a technology, which allows the connection of sub networks and computer using disparate technologies to communicate via a single computer language or protocol called Transport Control Protocol / Internet Protocol or simply TCP/IP. Web technology makes it easier and cheaper for companies to broadcast information. It would be inexpensive to provide social information on the web in multiple languages and currencies (Haasbroek, 2002). One of the advantage of internet reporting can be seen in the possibility of providing information at different aggregation levels (e.g. Summary and full reports) from which individual users can select their personally preferred data set (Deller et.al 1999; Lymer et. al 1999 and Ashbaugh et. al 1999).

REGULATORY FRAMEWORK
Companies Act 2013, makes it mandatory for the companies with a turnover of Rs 1,000 crore or more, or networth of Rs 500 crore or more, or a net profit of Rs 5 crore and more to earmark 2 per cent of their net profit on Corporate Social Responsibility(CSR). Each business entity can formulate their own CSR policy to guide its strategic planning and provide a road map for its CSR initiatives.

Mandatory Reporting by the Board
A report by the Board of Directors must be attached to the statements laid before the general meeting of the company disclosing issues related to CSR. This will include declaring composition of the CSR committee and due approval and disclosure of the policy contents. The report will also contain details of such policy and implementation initiatives already undertaken during the year. Moreover, such information will be placed on the company's website.

Potential Benefits of Corporate Social Reporting Through Web

The World Wide Web (WWW) exhibits numerous benefits for communicating information to stakeholders. It is a platform that provides distinctive and attractive features that makes it an effective option when compared with the traditional platform of distributing corporate information (Petravick and Gillet, 1996). Various potential benefits of corporate social reporting through web have been discussed as under:

- **Low Cost Medium:** Generally, the publication and distribution of printed corporate reports implies printing cost, cost of handling inquiries, warehouse and delivery costs. Flynn and Gowthorpe (1997) assert that the cost of providing information via the web is lower than through traditional print means.
- **Reduces Routine Requests by Referring Queries to the Website**: This medium offers a reduction in human resources costs because users can find the information on the websites without troubling the company. All queries related to the information provided can be directed to the web.
- **Best Medium for Private Shareholders:** Internet can be qualified as one of the investor's relations instrument that is best suited for communication with private shareholders (Myners, 1998). It is a revolutionary technology to establish direct contact with current and potential private shareholders (Pearce, 1998). Barriers to accessing information through this medium are significantly lowered (Amernic, 1998).
- **Presentation Advantage:** The hyper linking of data, i.e. the interrelation of the web resources with one another by 'Mouse Click', improves readability of corporate information (Louwers et. al 1996; Petravick and Gillett, 1996). This Internet specific feature allows the users to choose their preferred layout and aggregation level of the data, depending on their preferences relations section of a corporate website.
- **Time Advantage:** The World Wide Web has given a new focus to the notion of timeliness (Ashbaugh et. al 1999). From investors' point of view, internet access is better than conventionally contacting a company because the user may get the required information at any time and from anywhere as long as it is available on website of a company.
- **Global Reach:** The internet has an important role in facilitating a global reach (Trites, 1999 and Lymer et. al 1999). The internet is principly not restricted by geographic boundaries. It has defied barriers that have existed in the past and has transformed the world in to a small global village. Information can be communicated to a massive range of stakeholder (Ashbaugh et. al 1999; Ettredge et. al 2001) at minimal cost.
- **Corporate Dialogue:** An important benefit of World Wide Web is that it facilitates interaction and allows feedback (Trites, 1999; Gowthorpe and Amat, 1999; Jones and Walton, 1999). The ability to email the organization, to participate in discussion forums and bulletin boards or fill feedback forms provides stakeholders the opportunities to be actively involved in commenting on the organization's performance without having to leave their homes or offices (Ahmed and Hardaker, 2001).

REVIEW OF LITERATURE

Joshi, P.L. (2006) studied the relationship between internet disclosure and the industrial sector to which these companies belongs to. Uyar (2011) enquired the determinants of corporate reporting on the internet. For this Turkish Companies listed on Istanbul Stock Exchange (ISE) for corporate reporting was analyzed. The study reveals that the firms listed disclose more information on companies websites than the companies that are not listed. Uwuigbe (2012) examined if there is a significant difference in the level of web based corporate environmental disclosure between financial and non-financial firms in Nigeria. The study concluded that there is no significant difference in the level of web based corporate environmental disclosures and also concluded that online environmental reporting in Nigeria is still in its infancy. In addition to regular financial statements, raw data can be provided to the users of internet. Increased information in disaggregated form can be made available (Lymer, 1999; Ashbaugh et. al 1999; Williams and Pei, 2000; Ettredge et. al 2001). It is possible for the users to download the data and then manipulate it for further analysis (Lymer, 1997).

The review of various studies further indicated that size and internet financial reporting have positive significant relationship as revealed by Marston, C. and Leow, C.Y. (1998). Malarvizhi and Yadav (2009) conducted a study on corporate environmental disclosure on the internet of Indian companies. Growth of internet usage in span of years is an important indicator. Results found that Indian companies extensively use environmental reporting on the internet. Khasharmeh and Desoky (2013) found that only 24.5 per cent of sampled companies (163 companies listed in the Gulf Cooperation Council (GCC) stock markets) received disclosure scores of 50 percent or more, on average, an industrial company disclosed about 37 per cent while a non-industrial company disclosed about 29.4 per cent on their websites. For companies that have internet website, it would not be difficult to provide press releases and real time share price data as a part of their investor and customer relation activities (Wallmann, 1995). Stakeholder can also have access to up-to-date information by way of email lists and alerts (FASB, 2000). Ed. Vos (2006) concluded that the absolute measure of net income and firm size are significant predictors of Corporate Social Reporting disclosures. He also concluded that large firm and profitable firms are more likely to disclose their Corporate Social Reporting (CSR) practices, but less so when closely held.

To analyse the relationship between web reporting practices and company characteristics different studies have taken different independent variables Marston, C. and Leow, C.Y. (1998), Ashbaugh et. al (1999), Pervan, I. (2006) have studied relationship between size of a company and its web disclosure practices whereas Fisher, R. (2003) studied the relationship between internet disclosure and the industrial sector to which these companies belongs to. Leverage was not a statistically significant variable with web reporting as concluded by Brennan, N. and Hourigan, D. (2000).

NEED OF THE STUDY

From review of literature it is found that many studies have been conducted on web based corporate social reporting practices in foreign countries and a few studies have been conducted in India. So, there is need to conduct a study on web based corporate social reporting practices of selected private sector companies of India. This piece of writing is an attempt to fill the gap.

OBJECTIVES OF THE STUDY

The objectives of the study are:

1. To examine the web based corporate social reporting practices of selected private sector Indian companies and
2. To examine the relationship between web based corporate social reporting practices and company characteristics such as age, net sales, net profit and net fixed assets of selected private sector Indian companies.

RESEARCH METHODOLOGY

The prepared study adopts the following methodology.

Research Design: The proposed study is both descriptive and exploratory in nature.

Selection of Sample: The sample of 122 private sector Indian companies are selected from BSE 200 index as on 29 March 2013.

Sampling Technique- Random Sampling, Convenience Sampling.

Data Collection: The source of data is secondary in nature from websites of different companies except the annual reports published on websites. As a result of dynamic development of the Internet in size, number of users and technology available, the results in this study offer only a snapshot of Internet activities. Websites change content and layout without notice. To achieve a high degree of comparability, the research has been performed in the short time interval of five months (JULY 2013-DECEMBER 2013).

LIMITATIONS OF THE STUDY

- The present study is based only on websites of only122 companies of BSE-200 index, so the findings regarding the disclosure may not be applicable to all the companies operating in India.
- Although every effort has been made to include the items in the worksheet, yet some of the items may be left out.

Statistical Tool: To analyse the data regression have been used using SPSS.

ANALYSIS AND DISCUSSION

For analysing the corporate social reporting practices of 122 Companies, a worksheet carrying different aspect on the subject was prepared. The variables on Corporate Social Reporting practices taken were divided into four categories.

1) Human Resources Disclosure (having 12 items)
2) Community Disclosure (having 11 items)
3) Product & Consumer Disclosure (having 9 items)
4) Environment Disclosure (having 11 items)

The details of items are provided in the annexure.

ISSN 2322 - 0899

Scoring of Items: The score 3 is given if the information provided is in monetary terms, score 2 is assigned if the information given is in quantitative terms and score 1 is assigned if the item is disclosed only in descriptive terms.

Company Wise Disclosure Status

This part of the study shows about the number of companies reporting about the total number of items in terms of total score. For this purpose, the total score is tabulated in different ranges. The ranges of the score are 0-30, 31-60, 61-90 and 91 and above. Table 1 exhibits the total number of companies having total number of score scored by them (in percentages).

TABLE 1: Company Wise Disclosure Status

Total score	No. of Companies	Percentage of Companies
0-30	45	36.89
31-60	42	34.43
61-90	27	22.13
91 & above	8	6.55
Total	122	100

It can be seen from the table that maximum number of companies is in the range of 0-30. In terms of percentage 36.89 per cent of the companies are in the range 0-30. Similarly, 34.43 per cent of the companies are in range of 31-60 whereas only 8 companies are in highest range i.e. 91 and above. The companies like Mahindra and Mahindra Limited, Maruti Suzuki India Limited and Tata Power Limited have score more than 120 whereas Hindalco Industries Limited, Tata Chemicals Limited and Tata Steel Limited have score 119 each. So, an analysis of the table clearly reveals that the private sector companies have to pay more attention on corporate social reporting practices on their websites which is one of the most important challenge faced by the business these days.

RELATIONSHIP BETWEEN TOTAL SCORE AND COMPANY CHARACTERISTICS

In this study, Dependent Variable i.e. total score depends on the independent variables such as age, Net Sales (NS), Net Fixed Assets (NFA) and Market Capitalisation (MC) and Leverage (LV). The data related to age, net sales, net fixed assets, market capitalization and leverage has been taken for the year 2012-13.By considering these variables the following regression model is constructed.

$$Y= \alpha +\beta 1AGE+\beta 2NS+\beta 3NFA+ \beta 4MC +\beta 5LV+ \varepsilon$$

Where Y is a dependent variable i.e. Total Score

α = the constant

ε = the error term

Regression has been used to examine the relationship among corporate characteristics and total score. Table 2 provides the value of t-statistics and p-value. The column 1 in table 2 shows different characteristics and Column 2 shows the value of t stats. Similarly, Column 3 shows the significance value.

TABLE 2: Relationship between Total Score and Company Characteristics

Characteristics	t stat	Significance
Age	2.607401	0.010322
Net Sales	-1.38359	0.169141
Net Fixed Assets	2.137166	0.034684
Market Capitalisation	2.679556	0.008444
Leverage	0.900003	0.369983

Table 2 shows that all the variables are positively related except Net Sales. The significance value of two variables i.e. net sales and leverage showed in column 3 and Column 6 is greater than .05 which indicates that there is no significant relationship of these two characteristics with total score whereas the significance value of age is less than .05 which shows that there exists relationship between age and total score. The variable, age has statistically significant effect on total score at .05 level which means that the older companies report more about their corporate social reporting practices as compared to the new companies. Similarly, the significance value of net fixed assets and market capitalisation is less than .05 and t-stat is greater than 1.96 which shows that their exist a positive relationship of these characteristics with total score.

TABLE 3: Regression Result

Multiple R	0.522
R Square	0.257
Adjusted R Square	0.22
Observations	122

Table 3 shows the regression result. The value of R square is .257 indicates that 25.7 per cent of the variation in the total score of 122 companies is explained by these five characteristics i.e. age, net sales, net fixed assets, market capitalisation and leverage. Adjusted R Square is 22 per cent which reveals that the model is capable of explaining the variability of dependent variable i.e. Total Score. The above result is accepted with previous studies referred which reported various results for the adjusted R square as values of the adjusted R square were .176 (Abu Sufian, 2012); 0.257 (Bollen et. al 2006); 0.175 (Ettredge et. al 2002).

CONCLUSION

The development of internet as a medium of communicating the information creates a new channel of disseminating corporate financial and non-financial information. As the nature of web-based reporting is growing faster. There is need for the global regulatory bodies to make it standardized for all the companies, so that web reporting becomes the main medium of reporting instead of an alternate medium to reach to the stakeholders. In India all the 122 companies taken in the sample have their websites. But the contents of each website vary. On an average 37 per cent of the companies have total score in the range from 0 to 30, which shows that websites of majority of Indian companies are showing less about corporate social reporting practices on their websites.

Further, it may be concluded from the above analysis that:

- The companies like Mahindra and Mahindra Limited, Maruti Suzuki India Limited and Tata Power Limited have reported maximum number of items on their websites and scored maximum as compared to others.
- Maximum number of companies is in the range of 0-30 which shows that companies are not serious about reporting practices on their websites.
- The characteristics taken namely age, net fixed assets, market capitalization and leverage are positively related whereas net sales are negatively related.
- The companies do not disclose information both quantitatively and qualitatively.
- The entire information must be audited and made public.
- The benefits of the information are more than its costs, so in business terms also, it will give benefits to the organization.
- Last but not the least the system of any country does the same as demanded by the public on the whole. So, the public must come out to pressurize the corporate sector to do reporting.

BIBLIOGRAPHY

- Abu Sufian M. (2012), “Corporate Social Responsibility Disclosure in Bangladesh”, *Global Journal Of Management and Business Research,* Vol. 12, No. 14, pp. 148-55.
- Ahmed, P.K. and Hardaker, Q. (2001), “The Role of On-Line Communities on the Internet for Sustainable Development”, *Business Strategy and the Environment*, 8, pp. 75-81.
- Amernic, J.H. (1998), “Teaching Note: Why Corporate Financial Reporting via the Internet Cannot be the Same Old Thing”. Available at http://mgmt.utoronto.ca/~americ/sameold.html.
- Ashbaugh, H.; Johnstone, K.M. and Warfield, T.P. (1999), “Corporate Reporting on the Internet”, *Accounting Horizons*, Vo. 13, No. 3, pp. 241-57.
- Bollen, L.; Hassink, H. and Bozic, G. (2006), “Measuring and Explaining the Quality of Internet Investor Relations Activities: A Multinational Empirical Analysis”, *International Journal of Accounting Information Systems,* Vol. 7, No. 4, pp. 273-98.
- Brennan, N. and Hourigan, D. (2000), “Corporate Reporting on the Internet by Irish Companies”, *The Irish Accounting Review*, Vol. 7, No. 1, pp. 37-68.

- Deller, D.; Stubenrath, M. and Weber, C. (1999), "Investor Relations and the Internet: Background, Potential Application and Evidence from the USA, UK and Germany", Paper presented at the 21st Annual Congress of the European Accounting Association, Antwerp, Belgium.
- Ed Vos, J. (2006), "Closely-held Corporations participate less in Corporate Social Reporting", *Corporate Ownership & Control*, Vol. 4, No. 1, pp. 160-76.
- Ettredge, M.; Richardson, V.J. and Scholz, S. (2001), "The Presentation of Financial Information at Corporate Websites", *International Journal of AIS*, No. 2, pp. 149-68.
- Ettredge, M.; Richardson, V. and Scholz, S. (2002), "Dissemination of Information for Investors at Corporate Websites", *Journal of Accounting and Public Policy*, Vol. 21, pp. 357–69.
- Financial Accounting Standard Board, (2000), "Business Reporting Research Project: Electronic Distribution of Business Reporting Information", Steering Committee Report Series, Available at http://www.fasb.org.
- Fisher, R.; Oyelere, P. and Laswad, F. (2002), "Audit Issues and Content Analysis of Audit Practices Associated with Corporate Financial Reporting on the Internet", Discussion Paper No.96, Commerce Division, Lincoln University, Canterbury.
- Flynn, G. and Gowthorpe, C. (1997), "Volunteering Financial Data on the World Wide Web: A Study of Financial Reporting from Stakeholders Perspective", Paper presented at the 1st Financial Reporting and Business Communication Conference, Cardiff, UK.
- Gowthorpe, C. and Amat, O. (1999), "External Reporting of Accounting and Financial Information via the Internet in Spain", *European Accounting Review*, Vol. 8, No. 2, pp. 365-71.
- Gray, R.; Owen, D. and Manuders, K. (1987), "Corporate Social Reporting: Accounting and Accountability" *Prentices-Hall International*, London.
- Haasbroek, F. (2002), "Dissemination of Annual Report Information on the Internet by South African Companies", Rand Afrikaans University, South Africa.
- Jones, K. and Walton, J. (1999), Internet-Based Environment Reporting: Key Components, Sheffield, United Kingdom, Greenleaf.
- Joshi, L.P. and AI-Modhahki, J. (2003), "Financial Reporting on the Internet: Empirical Evidence from Bahrain and Kuwait", *Asian Review of Accounting*, Vol. 11, No. 1, pp. 88-101.
- Khasharmeh and Desoky, (2013), "Online Corporate Social Reporting Disclosure: The Case of Gulf Corporation Council (GCC) Countries", Vol. 4, No. 2, pp. 15-20.
- Louwers, T.J.; Pasewark, W.R. and Typpo, E.W. (1996), "The Internet: Changing the Way Corporations Tell Their Story", *CPA Journal*, November, pp. 24-28.
- Lymer, A. (1997), "The Use of the Internet for Corporate Reporting. A discussion of the Issues and Survey of Current Usage in the UK", Paper presented at the 21st Annual Congress of the European Accounting Association, Antwerp, Belgium.
- Lymer, A.; Debraceny, R.; Grag, G.L. and Rahman, A. (1999), "Business Reporting on the Interent", A Report Prepared for the International Accounting Standards Committee, November.
- Malarvizhi, P. and Yadav, S. (2009), "Corporate Environmental Disclosures On the Internet: An Empirical Analysis of Indian Companies", *Issues in Social and Environmental Accounting*, Vol. 2, No. 2, pp. 211-32.
- Marston, C.L. and Leow, C.Y. (1998), "Financial Reporting on the Internet by Leading UK companies", Paper presented at the 21st Annual Congress of European Accounting Association, Antwerp, Belgium.
- Myners, P. (1998), "Imploving Performance Reporting to the Market, in Performance Measurement in the Digital Age- Adding Value to Corporate Reporting", (edited by A. Carey and J. Sancto), London, The Institute of Chartered Accountants in England & Wales, pp. 27-31.
- Pearce, C. (1998), "Satisfying Investor Demand, in Performance Measurement in the Digital Age- Adding Value to Corporate Reporting", (edited by A. Carey and J. Sancto), London, The Institute of Chartered Accountants in England & Wales, pp. 22-26.

- Perks, R.W. (1993), "Determinants of Corporate Social Responsibility Disclosure: An Application of Stakeholder Theory", *Accounting, Organizations and Society*, Vol. 14, pp. 595-612.
- Pervan, I. (2006), "Voluntary Financial Reporting on the Internet-Analysis of the Practice of Stock-Market Listed Croation and Slovene Joint Stock Companies", *Financial Theory and Practice*, Vol. 30, No. 1, pp. 1-27.
- Petravick, S. and Gillet, J. (1996), "Financial Reporting on the World Wide Web", *Management Accouting*, pp. 26-33.
- Petravick, S. and Gillet, J. (1998), "Distributing Earnings Reports on the Internet", *Management Accounting*, October.
- Trites, G. (1999), "Issues in Electronic On-Line Financial and Business Reporting", Available at http://ace/acadiau.ca/fpr/business/ian/gerold.html.
- Uwuigbe, U. (2012), "Web-Based Corporate Environmental Reporting in Nigeria: A Study of Listed Companies", *Informatica Economică,* Vol. 16, No. 3, pp. 27-36.
- Uyar, A. (2011),"Determinants of Corporate Reporting on the Internet- An Analysis of Companies Listed on the Istanbul Stock Exchange (ISE)", *Managerial Auditing* Journal, Vol. 27, No. 1, pp. 87-104.
- Wallmann and Steven, M.H. (1995), "The Future of Accounting and Disclosure in an Evolving World: The Need for Dramatic Change", *Accounting Horizons*, pp. 81-91.
- Williams, S.M. and Pie, C.H.W. (2000), "Corporate Social Disclosure by Listed Companies on their Web Sites: An International Companies", *International Journal of Accounting*, Vol. 34, No. 3, pp. 389-419.

ANNEXURE
HUMAN RESOURCE DISCLOSURE

1. Employee Health
2. Employee Education
3. Employee Remuneration
4. Employee Safety
5. Employee Rewards/ Awards given
6. Women empowerment
7. Stress Management System
8. Employee Benefits
9. Enhancement of Employee Skills
10. Employee Working Condition
11. Employee Welfare Fund
12. Performance Management System

COMMUNTIY DISCLOSURE

1. Promotion of education
2. Sports facility
3. Health related facility
4. Recreational facility
5. Promotion of gender equality
6. Women empowerment
7. Eradication of hunger and poverty
8. Support to weaker section

9. Rural Development activities
10. Contribution to Fund (Donation)
11. Mid day meal programmes

PRODUCT & CONSUMER DISCLOSURE

1. Customer awareness programs
2. Customer feedback
3. Customer engagement
4. After Sale Service
5. Support to lower class customers
6. Product safety
7. Product development
8. Customer relationship
9. Product quality

ENVIRONMENT DISCLOSURE

1. Water Management
2. Air pollution management
3. Soil management
4. Use of natural resources
5. Conservation of Energy
6. Environment audit
7. Training to reduce impact on environment
8. Flora and Fauna management
9. Environment management system
10. Environmental Policy
11. Fees/Penalties on environment related issues

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

FRINGE BENEFIT EFFECT ON EMPLOYEES PERFORMANCE TOWARDS ORGANIZED RETAIL APPARELS SECTOR (ADITYA BIRLA FASHION & RETAIL LTD.) IN BILASPUR DISTRICT- A STUDY

Poornima Thakur[1] and Dr. Indu Santosh[2]
Research Scholar[1] & Associate Professor[2], Department of Management, Dr. C. V. Raman University, Bilaspur

ABSTRACT
The study is aimed at surveying the effects of fringe benefits on employee performance in the Retail LTD. Because of the reduction or stagnancy in employee performance, the idea of fringe benefits was introduced to increase employee performance. The research began by collecting data from primary and secondary sources. The primary sources were derived from questionnaires administered to the employees of ABFRL, while the secondary data were obtained from different sources mainly textbooks, journals, conferences, publications and manuals etc. The population study is the totality of all the workers, management of ABFRL. The number of employees in ABFRL is 85, which was also adequate for sample size of 85. Three hypothesis tested in this study include, the significance relationship between employee performance and health benefits, effects of withdrawal of health benefit on employee productivity, impact of provision of health benefit on interpersonal relationship in the organization. The following was the findings; it showed that fringe benefits to employees of ABFRL; were designed to increase employee productivity through different benefits like health benefits. Finally, the study concluded that financial reward and material rewards (fringe benefits) to the employees is a prime motivator for improved employees productivity.

Keyword: Research design, data source, secondary data source, objectives, suggestion, conclusion, bibliography, etc.

1. INTRODUCTION

Fringe benefits are non-monetary compensation employers provide to their employees. They are often included in an overall compensation package provided by an employer to an employee. Fringe benefits can also be called employment benefits (especially in British English), benefits in kind or perquisites, perks for short. They are mostly associated with high-value benefits top executives of companies receive. Even though they are mostly provided for top executives, any level employee can receive them. It is important to note that fringe benefits are an additional compensation paid to the employee on top of direct wages.

Fringe benefits were first introduced during the Second World War in the US and elsewhere. During the war, the US government froze pay for employees. This led to employers starting to use different fringe benefits as a recruiting tool. By offering different benefits, employees were more inclined to choose to work with a specific company and existing employees were more inclined to stay put as well.

Companies still use fringe benefits to attract employees to the company and to ensure current employees don’t feel the need to leave. A good compensation package can help employers attract the most qualified employees – something that is especially important at the top level. Fringe benefits can help improve the economic security of employees, and have been especially important during economic difficulties. The benefits are thought to help boost employee moral and increase employer loyalty.

TYPES OF FRINGE BENEFITS

There are two commonly used types of fringe benefits: taxable and non-taxable fringe benefits. The national government of each country, more specifically the tax revenue administration of each country, is in charge of deciding how taxable and non-taxable fringe benefits are determined.

1. Taxable fringe benefits

Taxable fringe benefits mean that the benefits are included in the employee’s wages. Therefore, the employee pays income tax on the received fringe benefits. The taxable amount of the fringe benefit is calculated by using the current market value of the benefit being offered. For example, if the employer pays the employee’s rent, the tax is paid based on the current market value of the property. As mentioned above, national governments are in charge of defining what fringe benefits fall under each category. In the US, taxable fringe benefits include things such as the use of company transportation.

2. Non-taxable fringe benefits

Of these two types, the non-taxable benefits are the most desirable, as the person naturally doesn’t need to pay tax. The employer also gets to claim a tax benefit on non-taxable fringe benefits provided to its employees. There are differences between countries as to what falls under the non-taxable fringe benefit category.

- For example, in the US, the non-taxable fringe benefits include things such as employer-paid health insurance, education assistance and matching retirement contributions. The employee doesn't need to include these to income tax payments.
- In the UK, non-taxable fringe benefits include things such as in-house sports facilities, certain childcare arrangements and cheap or free canteen meals.
- **To determine the importance of fringe benefits amongst employees in Aditya Birla fashion and Retail LTD. Bilapur :**

Importance of the fringe benefits

	Frequency	Percentage
Yes	53	96.4
No	2	3.6
Total	55	100

The study sought to determine whether employees considered fringe benefits important to them, from the findings the study established that 96.4% of the respondents were of the opinion that fringe benefits were important whereas only 3.6% of the respondents were of contrary opinion. This implies that majority of the employees considered fringe benefits important.

A well designed compensation and benefits plan helps to attract, motivate and retain talent in your firm (ABFRL). A well designed compensation & benefits plan will benefit your Retail in the following ways.

1. **Job satisfaction**: Your employees would be happy with their jobs and would love to work for you if they get fair rewards in exchange of their services.

2. **Motivation:** We all have different kinds of needs. Some of us want money so they work for the company which gives them higher pay. Some value achievement more than money, they would associate themselves with firms which offer greater chances of promotion, learning and development. A compensation plan that hits workers' needs is more likely to motivate them to act in the desired way.

3. **Low Absenteeism:** Why would anyone want to skip the day and watch not-so-favorite TV program at home, if they enjoy the office environment and are happy with their salaries and get what they need and want?

4. **Low Turnover:** Would your employees want to work for any other boutique if you offer them fair rewards. Rewards which they thought they deserved?

5. **Peace of Mind:** your offering of several types of insurances to your workers relieves them from certain fears. Your workers as a result now work with relaxed mind.

- **To gain better knowledge of the structuring of remuneration packages and job enhancement in Aditya Birla fashion and Retail LTD Bilapur.**

Compensation structure annexure

		Band 1 (coordinator)
(1)	Fixed cash	
(A)	**Monthly fixed pay**	
	Basic	5000
	HRA	2700
	Transport allowances	1800
	Gross per month	**9000**
	Gross per annum	**108500**
(B)	**Annual fixed pay**	**108500**
	Ex-Gratia	5000
(C)	**Retrials**	
	Provident fund	6580
	Annual guarantee cash	**119480**

ISSN 2322 - 0899

	Total annual cash	**119480**
	Group term life insurance-premium amount	203
	ESIC	5136
	Gratuity	2597
	Cost of company (CTC)	**127416**

- **To determine the impact of fringe benefits on job satisfaction in Aditya Birla fashion and Retail LTD Bilapur:**

		Incentives		
March ,Year-2017	**Perk**	**Target**	**Achievement**	**(%)**
Staff	1200	7500000	106	106%
Managers	2400	7500000	106	106%
ASM	3000	7500000	106	106%
SM	4000	7500000	106	106%

1. SIGNIFICANCE OF THE STUDY

There is some debate over fringe benefits on whether they facilitate organizational performance and whether they effect on an organization's ability to attract, retain and motivate employees. Conventional wisdom also says that fringe benefits can affect recruitment and retention, but there is little research to support this conclusion. This statement indicates that there is a gap which has not been explored and therefore this study was undertaken to seek to establish whether fringe benefits really do have an effect on employee performance and make appropriate recommendations on how to address the problem. The researcher benefitted from the study as it added on to the growing body of knowledge on the roles of fringe benefits in organizations. The study will also act as a source of reference for further studies to be done on human resource in most organized retail apparels sector employees will also benefit much from this study. Fringe benefits being one of the huge components in determination of organization performance, most of the employees will use the recommendations given to enhance high level of cooperation in their various job groups. The study will also help the Government and other employers with information which will help them come up with policies and legislations on the administration of fringe benefits. Future researchers will also benefit from this study because it will provide them with relevant information on the topic

2. NEED OF THE STUDY

- Employee demand
- Trade Union Demands
- Employer's preference
- As a social security
- To Determine human relations

3. REVIEW OF LITERATURE

Khan (2001) in his study mentioned that there is deliberate feminization of the workforce of the garment industry in Bangladesh and there are three reasons behind this deliberate feminization. These are: (1)Garment factory owners perceived that like the poor women workers of other Asian NICs who had been socially and economically oppressed for so long and who have low aspirations wages, teen age girls and young women from rural areas of Bangladesh have low aspiration wages. so, they appointed mainly unskilled teen age girls or young women mainly from the rural areas; (2) Since they are already in a susceptible socio-economic condition, as compared to their male counter parts, will agree to work for extra hours and if situation demands it will be easier to dismiss them; (3) most garment factory owners perceived them as docile, trustworthy and manageable. The author also mentioned in his study that most Bangladeshi garment factory owners have failed to see any causal relationship between labor standards and productivity outcomes. Therefore, many of them have become cost effective mainly by lowering labor standards and taking opportunities for low-wage employment due to the profusion of a young female labour force.

Paul- Majumder and Begum (2000) found (most of the data of this study have been collected from the survey of 1990; 1993 and 1997) that male and female workers of garment industry work about 12 hours a day, there is absence of leave facilities and weekly holiday. They found that although the workers were paid for overtime work on weekly holiday, no alternative holidays were given to these workers whereas workers in other export and non export industries enjoy almost all weekly holidays. Prospects of promotion for the workers in the garment industry are slandered. Most of the garment factories are overcrowded, congested and poorly ventilated. The consequences of these sub-standard working conditions garment workers in Bangladesh are exposed to toxic substances and dust. The workers, particularly the operation and sewing helpers, who are mostly female, continuously breathe in these substances. Most of the garment factories do not have adequate fire protection measures and toilet facilities are very poor. The study found that garment workers in Bangladesh suffer from the absence of lunchroom, lack of pure drinking water and lack of canteen facilities. and they are not entitled to any fringe benefits including accommodation allowance, health care, emergency funds and transportation.

Absar (2001) in her study mentioned that Bangladesh has the cheapest unit of labor cost in South Asia. It costs only 11 cents to manufacture a shirt in Bangladesh whereas it costs 79 cents in Srilanka and 26 in India. Clearly, the comparative advantage of Bangladesh in this case lies in having the cheapest unit labour cost. The author also mentioned that workers of garment factories in Bangladesh are asked to work whole months at a time without a single day off.

Rogers (2010) in his writing mentioned that Bangladeshi garment workers are the lowest paid garment workers in the world. Although their minimum wage was supposed to have risen to about Rs 40 a month in November 2010, many garment factory owners are still paying the old minimum wage of Rs 24 a month. He also mentioned that most Bangladeshi garment workers do not belong to unions and most of the union leaders are working for the interest of the garment factory owners and those who are actually trying to help them are being harassed by the employers

This study is unique in that although many studies have been conducted on the garment workers in Bilaspur, not a single study has been conducted to explore the performance and job satisfaction of the workers of garment industry. The hypotheses for this study were developed based on the various studies conducted on the employee's Organized Retail Apparels sector in Bilaspur.

4. OBJECTIVES OF THE STUDY

- To determine the importance of fringe benefits amongst employees in Aditya Birla fashion and Retail Ltd. Bilapur.
- To determine the impact of fringe benefits on job satisfaction in Aditya Birla fashion and Retail Ltd. Bilapur.
- To gain better knowledge of the structuring of remuneration packages and job enhancement in Aditya Birla fashion and Retail Ltd. Bilapur.

5. PROPOSED METHODOLOGY

Population of The Study

This study is aimed assessing the Fringe Benefit Effect on Employees performance towards Organized Retail Apparels sector and hence the employee's of the Bilaspur would be considered as population of this study.

Sampling Design: As the actual size of the population is unknown, Non-probability sampling technique would be adopted in this study .The study is limited to Bilaspur District adopted as descriptive survey design. Thus, this approach was appropriate for this study, since the researcher intended to collect detailed information through descriptions and was useful for identifying variables and hypothetical constructs. This method provided descriptions of the variables in order to answer the research questions in the study. Survey design also allows comparisons between respondents giving the right perspective on their opinion towards the fringe benefits effects on performance.

Sampling Technique: As researcher wanted to have easy access to the data, convenience sampling technique will be chosen for collecting the response from the respondents.

Sample Size: A sample size of 85 respondents would be selected for the present study.

Research Instrument

A self-structured questionnaire will be prepared under the guidance of supervisor considering all the objectives and hypothesis

ISSN 2322 - 0899

Sources of data

i. Primary data will be collected with the help of questionnaire through survey method.

ii. Secondary data will be collected from various researches already done in the field through research papers & articles published in various journals & magazines and available books.

6. STUDY FINDINGS AND CONCLUSION

Conclusion

Selecting fringe benefits leading to employees' satisfaction has always been a great challenge for human resource managers, general managers and also for researchers. This tried to select possible fringe benefits in order to increase employees' satisfaction. The selected fringe benefits among general ones offered to both employees and managers were almost the same. Fringe benefits data from the Aditya birla group showed that there are significant differences by sex and race in the probability of receiving benefits. However, there was little evidence in the multivariate analyses that omitting benefits from earnings functions would systematically affect comparisons among sex or union groups. Hedonic wage equations showed that employees earned compensating differentials when benefits were not provided on the job. among those receiving any benefits, the level of benefits was positively related to wage rates. While both men and women who did not receive paid vacations have higher wages, men seem not to pay any significant price in terms of lost earnings for receiving sick leave. Accident insurance affected wages insignificantly for both groups, perhaps because the total expenditure is small. Life insurance was positively related to wages. In the subsample for whom health insurance data were available, the amount of employer-paid premiums was positively related to wages. These results indicate that lack of data on employee-specific taxable benefits does not greatly bias either rate of return estimates or earnings comparisons between men and women. Accounting for marginal tax rates had a greater effect on rates of return than accounting for fringe benefits. However, comparisons with LOB employer supplied data show that it is nonetheless true that benefits vary with employee characteristics. For comparisons of relative earnings, lack of benefits data does not seem crucial. However, the exclusion of nontaxable benefits, such as pensions, which rise more rapidly than taxable benefits with earnings, may pose a problem for relative earnings comparisons. While for relative wage comparisons taxable fringe benefits have little effect, for comparison of absolute total compensation, ignoring benefits would lead to underestimates. The exclusion of part-time and seasonal employees from national benefits surveys may result in overestimates of fringe benefits coverage among workers. One way employees may choose a package of low benefits is to choose to work part-time, since many employers pay benefits only to full-time employees. Thus, total compensation may have a discontinuity at the number of hours at which employees become eligible for benefits. More realistic models of labor supply should incorporate fringe benefits as part of the compensation for work and acknowledge explicitly that hours worked respond to the discontinuity in compensation schedules due to providing fringe benefits only for full-time employees. The results presented here indicate that employees do trade off wages for the option to receive benefits. Surely this option affects hours of work as well.

Findings

Fringe benefits are significant and positive determinants of job satisfaction. The potential endogeneity , fringe benefits and is not shown in this dataset while controlling for fixed effects does not remove the significant impact of fringe benefits.

The pooled cross-section results may not be due to the increase in measurable Variation from the larger sample size but rather from unobservable individual characteristics that are correlated with fringe benefits, biasing the estimated coefficients. A fixed effects regression is therefore used to control for the unmeasured individual characteristics. the impact of fringe benefits on job satisfaction after dropping all the variables from the data that do not exhibit any variation across the five waves. Since unmeasured individual characteristics are assumed to not vary across the five waves, they are dropped from the regression as well. Therefore, the potentially biasing impacts of fixed effects are controlled for and the resulting coefficients are displayed in Table 3.Five fringe benefits remain significant and positive determinants of job satisfaction. These include flexible work hours, dental insurance, pension plans, parental leave and employer provided child care. Although losing its significance, health insurance remains negatively related to job satisfaction. In addition, most of the fringe benefit dummies reflecting the quantity of benefits retain their positive and significant relationship with Employee Performance. Only the quantity dummies representing two and three fringe benefits no longer have significant. Thus the unobservable individual characteristics of employees do not greatly alter the estimated impact of fringe benefits on Employee Performance.

7. POSSIBLE LIMITATIONS OF THE STUDY

- The sample size is limited to 85 respondents which may provide a biased result as the actual population is large and unknown.

- Convenience sampling technique will be adopted in the study, which limits the flexibility of research in obtaining responses from the population group which is spread across the Bilaspur.
- There is possibility of occurring errors in selection of sample, collecting responses from respondents and interpretation of the collected responses.

REFERENCES

- Akerlof, G.A., A.K. Rose and J.L. Yellen (1988) "Job Switching and Job Satisfaction in the U.S. Labor Market", *Brookings Papers on Economic Activity,* Volume 2, pp. 495-582.
- Alpert, W. T. (1987) "An Analysis of Fringe Benefits Using Time-series Data", *Applied Economics.* Vol. 19, pp. 1-16.
- Artz, B. (2008) "The Role of Firm Size and Performance Pay in Determining Employee Job Satisfaction", *Labour: Review of Labor Economics and Industrial Relations,* Forthcoming, June 2008.
- Baughman, R., D. DiNardi and D. Holtz-Eakin (2003) "Productivity and Wage Effects of "Family-friendly" Fringe Benefits". *International Journal of Manpower.* Vol. 24, No. 3, pp. 247- 259.
- Belfield, C.R. and R.D.F. Harris (2002) "How well do theories of job matching explain variations in job satisfaction across education levels? Evidence for UK graduates." *Applied Economics.* Vol. 34 No. 5 pp. 535-548.
- Bender, K.A., S.M. Donohue and J.S. Heywood (2005) "Job Satisfaction and Gender Segregation" *Oxford Economic Papers* Vol. 57 pp. 479-496.
- Bender, K.A. and J.S. Heywood (2006) "Job Satisfaction of the Highly Educated: The Role of Gender, Academic Tenure and Earnings" *Scottish Journal of Political Economy* Vol. 52 No. 2 pp. 253-279.
- Benz, M. (2005) "Not for the Profit, but for the Satisfaction? Evidence on Worker Well-Being in Non-Profit Firms" *KYKLOS* Vol. 58 No. 2 pp. 155-176
- Bryson, A., L. Cappellari and C. Lucifora (2005) "Why so Unhappy? The Effects of Unionization on Job Satisfaction" *CESIFO Working Paper* No. 1419
- Clark, A. (2003) "Looking for Labor Market Rents Using Subjective Data" Working Paper, September 2003.
- Clegg, C.W. (1983) "Psychology of Employee Lateness, Absence and Turnover: A Methodological Critique and an Empirical Study", *Journal of Applied Psychology,* Vol. 68, pp. 88-101.
- Creedy, J and K. Whitfield (1988) "The Economic Analysis of Internal Labour Markets" *Bulletin of Economic Research*, Vol. 40. No. 4 pp. 247-269.
- Donohue, S.M. and J.S. Heywood (2004) "Job Satisfaction and Gender: An Expanded Specification from the NLSY" *International Journal of Manpower* Vol. 25 No. 2 pp. 211-234.
- Freeman, R.B. (1978) "Job Satisfaction as an Economic Variable", *The American EconomicReview* Vol. 68. No. 2. pp. 135-141.
- Heywood, J.S., W.S. Siebert and X. Wei (2002) "Worker Sorting and Job Satisfaction: The Case of Union and Government Jobs" *Industrial and Labor Relations Review* Vol. 55 No. 4 pp. 595-609.
- Heywood, J.S. and X. Wei (2006) "Performance Pay and Job Satisfaction" *Journal of Industrial Relations,* Vol. 48. No. 4. pp. 523-540.
- Jensen, G.A. and M. A. Morrisey (2001) "Endogenous Fringe Benefits, Compensating Wage Differentials and Older Workers" *International Journal of Health Care and Economics* Sep
- Kiker, B.F. and S.L.W. Rhine (1986) "Fringe Benefits and the Earnings Equation" *Journal of Human Resources* Vol. 22 No. 1 pp.126–137.
- Luchak, A.A. and I.R. Gellatly (2002) "How Pension Accrual Affects Job Satisfaction" *Journal of Labor Research* Vol. 23 No. 1 pp.145-162.

 ISSN 2322 - 0899

- Maddala, G.S. (1987) "Limited Dependent Variable Models Using Panel Data" *The Journal of Human Resources*, Vol. 22, No. 3, pp. 307-338.
- McCausland, W.D., Pouliakas, K., and Theodossiou, I. (2005) "Some are Punished and Some are Rewarded: A Study of the Impact of Performance Pay on Job Satisfaction". *International Journal of Manpower.* Vol. 26 No. 7/8. pp. 636-659.
- Mangione, T.W. and R.P. Quinn (1975) "Job Satisfaction, Counter-Productive Behavior and Drug Use at Work", *Journal of Applied Psychology*, Vol. 60, pp. 114-116.
- McEvoy, G.M. and W.F. Cascio (1985) "Strategies for Reducing Employee Turnover: A Meta Analysis", *Journal of Applied Psychology,* Vol. 70 pp. 342-353.
- McFadden, D. (1973) "Conditional Logit Analysis of Qualitative Choice Behavior" *Frontiers in Economics,* Edited by P. Zarembka. New York: Academic Press.
- Monfardini, C and R. Radice (2008) "Testing Exogeneity in the Bivariate Probit Model: A Monte Carlo Study" *Oxford Bulletin of Economics and Statistics* Vol. 70, No. 2 pp. 271 – 282.
- Saltzstein, A.L., Y. Ting and G.H. Saltzstein (2001) "Work-Family Balance and Job Satisfaction: The Impact of Family-Friendly Policies on Attitudes of Federal Government Employees" *Public Administration Review* Vol. 61 No. 4 pp.452-467.
- Uppal, S. (2005) "Disability, Workplace Characteristics and Job Satisfaction" *International Journal of Manpower* Vol. 26 No. 4 pp. 336-349.
- Vieira, J.C., A. Menezes and P. Gabriel (2005) "Low Pay, Higher Pay and Job Quality: Empirical Evidence for Portugal" *Applied Economics Letters* Vol. 12 pp. 505-511
- Weiss, A. (1984) "Determinants of Quit Behavior", *Journal of Labor Economics,* Vol. 2. No. 3. pp. 371-387.
- Woodbury, S. (1983) "Substitution Between Wage and Nonwage Benefits". *American Economic Review.* Vol. 73, No. 1. pp. 166-182.

International Journal of Research in Management & Social Science
Volume 5, Issue 2 (I): April - June, 2017
ISSN 2322 - 0899

CONCEPTION OF CONSTITUTIONAL CULTURE

Prayas Dansana
Lecturer, P G Department of Law, Sambalpur University, Sambalpur

ABSTRACT

Having a Constitution will not lead to establishment of a constitutional regime. For it, constitutionalism and constitutional culture plays a pivotal role. Very often, in different juristic writings, the words 'constitutional culture' is used without describing what does it exactly mean. Here, an attempt is made to explain the conception of 'constitutional culture'. To develop an understanding on the said terms, it is imperative to explain the meaning of the terms, such as 'constitution', 'constitutional law' and 'constitutionalism'. All these terms have different connotations and all of them interplay with each other. All these terms were examined and explained with reference to the conception of 'Constitutional Culture' from the backdrop of Indian Constitutional regime.

Key words: Constitution, Constitutional Law, Constitutionalism, Constitutional Culture, India, Indian Constitutional Law

OBJECTIVE

The objective is to explain and develop an understanding on the conception of ‘constitutional culture’, in reference to Indian Constitutional regime.

METHODOLOGY

The research methodology used for the present article is traditional Doctrinal research method. As most of the information can be sought form the available literatures by referring books, articles, journals, case laws websites etc. but supplemented by discussion with few academicians. In order to support the arguments made in the article, certain specific incidents and cases were considered.

INTRODUCTION

With the framing or adoption of a Constitution, a successful constitutional regime cannot be set up in a political order. Justice Venkatachaliah, once opined, "Mere existence of a Constitution, by itself, does not ensure constitutionalism or a constitutional culture"[1]. Success of a Constitution depends upon not only on those who work the Constitution but also upon those for whom it is worked. Success of it does not lie on the text or language, rather on the spirit on which it works. This sermon was made long back during the drafting of Indian Constitution[2]. Hence, developing an understanding, on the spirit of a Constitution is the stepping stone for the success or failure of a constitutional regime. Developing an understanding on 'constitutionalism' and on 'constitutional culture' of a nation is vital for the stability to a constitutional regime. On the matters relating to 'constitutionalism', plenty of juristic writings are available but that is not the case with regard to 'constitutional culture'. There are not much jurisprudential literatures in India explaining the terms from Indian standpoint. The words 'constitutional culture' have been used number of times in the various pronouncements of Supreme Court. But, none of those occasions, the concerned members of the Bench felt the need to explain the same. Probably, they thought it was too obvious. Justice Krishnan Iyer had used the words maximum numbers of times and most of the times he used it to protect the dignity of the individual on the constitutional platforms of India. Here, the author is making an attempt to explain the terms from an Indian perspective.

Before dwelling with the notion of 'constitutional culture', it is imperative to reiterate the rudimentary conceptions about 'constitution', ‘constitutional law’ and 'constitutionalism'.

RUDIMENTS OF 'CONSTITUTION', ‘CONSTITUTIONAL LAW AND 'CONSTITUTIONALISM':

There is two uses of the word ‘constitution’. The first of these uses is ‘constitution’ in the sense of composition or fundamental make-up, the “constituent parts” of something and how they are put together, its characteristic frame or nature. It can be related to a tangible or intangible things. The second use of ‘constitution’ is a verbal noun pointing to the action of founding, framing, shaping something anew. It is an aspect of the human capacity to act, to innovate, to break the causal chain of process and launch something unprecedented. The later use of the word ‘constitution’ remind us that Constitutions are made, not found. They are human creations, product of conventions and historical struggle, and conscious choices made at a defining moment of history. This suggests

[1]R C Poudyal v. Union of India, AIR 1993 SC 1804

[2]Constituent Assembly Members Suresh Chandra Mazumdar, Jadubans Sahay and P T Chacko had made this kind of observation in the Constituent Assembly Debate.

ISSN 2322 - 0899

that 'Constitution' is more something we do than something we make. We shape the 'Constitution' all the time through our activity. However, to constitute in this sense does not merely mean an activity as some point of time in the history. Rather, it is an activity to establish something that lasts and to be carried forward by others. That means in order to constitute a 'Constitution', it is to be created collectively and must be inclusive, lasting, fundamental and principled. What we constitute is profoundly tied to how we are already constituted by our own distinctive history. From the above, it can be affirmed that 'Constitution' is a fundamental ethos or temperament. Hence, we attach a sense of sanctity to our 'Constitution' and demands others respectful acknowledgement[3].

Object of a Constitution is to establish the essential foundations and the general framework of government and governance. It is one of the principal functions of a Constitution is to provide directions of the State and nature of its development. Further, in case of any ambiguity, it adds clarity to the ideological vector of the system. Besides these, to control the organs of the government is also one of the primary functions of a written constitution[4]. It provides body of rules and maxims in accordance with which the powers of sovereignty are habitually exercised[5].

Constitution is generally visualized as a written text embodying the public accord of basic principles of socio-legal existence of a State.It is more than that. Constitution cannot be visualized as a law in any ordinary sense of the term; it is a set of rules of higher order with reference to which other law is identified. Constitution is not only a "declaration of country's supreme law"[6], but also an assertive articulation of the aspiration of the Nation.To consider Constitution as a "mere document only of positive law" or "it is primarily a lawyer's contract[7]" would be a very constricted observation. Constitution is the expression of soul of a nation. A nation tangibly conveys its existence through its constitution. It is an offspring of values and ethos of a nation. It is an expression of the deepest beliefs and convictions of a nation, of their 'fundamental principles as they have been understood by the traditions of their people and their law'. Constitution represents the vision and values of a nation and that is based on the ethos, faith and will of people which ultimately guide the economic, social and political thinking of that nation. What makes a Constitution a higher order entity is that, it cannot be made or changed through normal law-making procedures of a popularly elected assembly.Besides that, a Constitution is far more deeply entrenched than an ordinary law. This deeper entrenchment protects constitutional rules from simple majoritarian procedures that govern ordinary legislation. Constitution represents a historic bridge between tormented past experiences and future aspirations and opportunities for recognition and protection of human rights and development[8].

Understanding and explaining 'what is constitutional law' is not as easy as it appears. According to Sir John Salmond, constitutional law is 'body of those legal principles which determine the constitution of a State' which in return determines the essential and fundamental portions of the State's organisation. To this proposition of 'constitutional law' few obvious questions crop up. Can constitution of a State be determined by law, 'a law properly so called' (since there can be no law without having a State)? And can there be a State without a constitution? Salmond had opined that 'there can be no law unless there is already a State and there can be no State without a constitution'. From this, one can draw the necessary inference that State and its constitution are necessarily preceded to the law. If that is the case, then how is it viable that a set of law (i.e. Constitutional law) will determine the fundamental structure of a State? To these conspicuous queries, Salmond responded that 'constitution is both a matter of fact and a matter of law. This is so as the constitutional practices are logically prior to constitutional law. It is possible that there may a State and a constitution without any law,

---

[3]Hanna FenichelPitkin,(1987)"The Idea of a Constitution",*Journal of Legal Education*, Vol 37 Issue no. 2, pp.167 -169

[4] B R Kapoor vrs State of Tamil Nadu (2001)7 SCC 231

[5] Samuel P. Weaver, *Constitutional Law and its Administration*, Chicago: Callaghan & Co, 1946, p.1; Thomas M Cooley, *Treaties on Constitutional Limitation*(6th Edition), Boston: Little Brown & Co. (1890),p.4

[6] Colin Turpin & Adam Tomkins*: British Government & the Constitution* (6TH edition), (New York: Cambridge University Press 2007), p.3

[7]Franklin Delano Roosevelt, in his address to the nation on Constitutional Day made this observation: "The Constitution of the United State was a layman's document, not a Lawyer's Contract".(September 17, 1937)

[8]L M Singhvi, The Making of the Constitution in: N N Vohra & S Bhattacharyee, *Looking Back India in the Twentieth Century*, (New Delhi: National Book Trust, 2009) p.15

 ISSN 2322 - 0899

but there can be no law without a State and a constitution. Therefore, no 'constitution' can stand only and only on the source of law. Hence, Constitution and constitutional law can be considered to have an extra-legal origin[9]. G B Pattanaik J. opined that 'Constitutional law pre-supposes the existence of a State .....'[10]. Pertinent thing to be noted here is that the constitutional practices were in operation before they are formally incorporated in the constitution. In fact, even though, some constitutional practices are not expressly featured in the body of the constitution, yet they are part and partial of the constitutional law as conventions. According to Edward Wavell Ridges[11] Constitutional law includes 'all rules which directly or indirectly affect the distribution or the exercise of the sovereign power in the State.' These rules are of two sorts:

a. Laws which are observed and enforced by the courts

b. Conventions or understandings which are not enforced by the Courts, but which, through continual usage, have obtained nearly the force of law.

In the aforesaid context, one need to remember that the constitutional law proper and constitutional practice/convention reacts upon each other and each strives to assimilate the other.

A constitution and constitutional law of a nation cannot simply be identified only with the text of the Constitution. It is a unique legal instrument. It enshrines a special kind of set of norms and stands almost at the top of a normative pyramid, which is difficult to amend. It proclaims its own status as supreme or fundamental law, purports to dictate the structure, contours and powers of the State. The Constitution of a State consists of those of its laws or rules which determine the form of its government and the respective rights and duties of it towards the citizens and of the citizens towards the government[12]. It is designed to direct human behaviour for years to come. It shapes the appearance of the State and its aspirations throughout history. It determines the State's fundamental political views. It lays the foundation for its social values. It determines its commitments and orientations. It reflects the events of the past. It lays the foundation for the present. It determines how the future will look[13].

It would be wrong to consider a country's constitution as an inert document in finality. Constitution is a living organism of functioning institutions[14]. A written constitution is intended to state not rules for passing hour but principles for expanding future[15]. It keeps constantly growing, evolving. A constitution is grafted with an eye to the future. Its function is to provide a continuing framework for the legitimate exercise of governmental power and for unremitting protection of individual rights and liberties. It must be capable of growth and development over time to meet new social, political and historical realities often unimagined by its framers. Every constitution gets meaning and content only from the manner in which it is operated; the constitutions acquires its desired effects from the interpretation by courts of the land, from the conventions and practices that grow around the Constitution in the actual process of its working by the instrumentalities of State.[16]SabyasachiMukharji J. has reiterated the position by observing that "Constitution is the mechanism under which law are to be made and not merely an act which declares what law is to be[17]."

Now, let's spell out the idea and significance of 'constitutionalism'. A distinction has been drawn between "Constitution" and "Constitutionalism". A country may have the "Constitution" but not necessarily

[9]Sir John Salmond, '*Jurisprudence*' (8th edition), (London: Sweet and Maxwell Ltd., 1930), p.154

[10]B R Kapoorvrs State of Tamilnadu, (2001)7 SCC 231 -'Constitutional law pre-supposes the existence of a State and includes those laws which regulate the structure and function of the principal organs of government and their relationship to each other and to the citizens

[11] Edward Wavel Ridges, *Constitutional Law of England,* (London: Sweet & Maxwell Ltd.,1905), p2

[12]V R SubrahmanyaAiyar, *The Indian Constitution*,(Indore: Co-operative Printing Press,1937), p.1

[13]Felix Frankfurter, 'Mr Justice Holmes and the Supreme Court', Harvard University Press, (1938) p.29 "… the Constitution is not merely a text or dialectic but a means of ordering the life of a progressive people. While its roots were in the past and it was projected to unknown future." -

[14]Dr Subhash C Kashyap, *Constitutional Law of India*, vol 1, (New Delhi: Universal Law Publication 2008),p 4

[15]Banjamin Cardozo, *The Nature of Judicial Process*, (New Haven : Yale University Press, 1974), p.83

[16]Ibid as note 15

[17]Indian Cements Limited vrs State of Tamilnadu, AIR 1990 SC 85

ISSN 2322 - 0899

"Constitutionalism"[18]. Essence of constitutionalism lays in the accountability of public powers[19]; the power that the people delegate it to the organs of the State, and its agents. The said delegated power can only be used for promotion of constitutional values and vision. The constitutional value and vision demands that responsibility of every organ of the State is to function within the four corners of constitutional responsibility[20]. That is the ultimate 'Rule of Law'. A primary function that is assigned to the written Constitution is that of controlling the organs of the Government[21].Constitutionalism is about limits and aspirations[22]. The Constitution, being a heritage, as eloquently described by Justice Chandrachud[23], a pious solemn duty is cast on the subsequent generation that not to destroy the identity of the Constitution. Constitutionalism is the notion that government can and should be legally limited in its powers, and that its authority depends on its observing these limitations. Here, comes a riddle - how can a government be legally limited itself, if law is the creation of the government? One response could be, Constitution needs to permeate with constitutionalism, i.e. State should have some in-built restrictions on the powers of its organs. Let the Constitution expressly mention about such limitations. But, the problem does not end there. The texts of the Constitution need to be construed in practical circumstances. Interpretation of words cannot mean just anything that we say. That means the restriction or limitation that is imposed on the instrumentalities of the State is not confined to the textual exegesis of a Constitution. Constitutionalism has both backward and forward looking elements[24]. It looks backward in that it necessarily involves historical and cultural interpretation to construe the force of constitutional texts (whether they are thought to enhance or limit governmental authority). It looks forward in considering the effects of proposed laws on the functioning of our political system and public life. The backward-looking element is sometimes considered the province of justification and legality, whereas the forward-looking aspect is seen as the domain of the practical and useful. It is a requirement of a just legal order, having faith on constitutionalism, that it cannot run away from hearing and deciding only on the questions of legality, especially when authorities shape policies, change rules and make peace with the crisis of the hour, ignoring the parameters of the Constitutional Charter[25].

THEORITICAL PERCEPTION OF "CONSTITUTIONAL CULTURE"

On the aforesaid understanding of Constitution, Constitutional Law and Constitutionalism, let's cull out the juristic explanation on 'constitutional culture'. According to Prof Reva B Siegel, 'Constitutional culture' is a specific subset of culture that encompasses extrajudicial beliefs about the substance of the Constitution[26]. It is a network of understandings and practices that structure our constitutional tradition, including those that shape law but would not be recognized as 'lawmaking' according to the legal system's own formative criteria.[27] It is

[18]M.N. Venkatachaliah in his foreword note to the "Constitution of Jammu & Kashmir - Its Development and Comments" (1998) said:"The mere existence of a Constitution, by itself, does not ensure constitutionalism.

[19] Nandini Sundar and Orsvrs. State of Chattisharh, (2011) 7 SCC 547

[20] Ram Jethmalani&orsvrs Union of India, (2011)8 SCC 1: Surinder Singh Nijjar J. observed that "Modern constitutionalism … especially in terms of the basic structure doctrine, specifies that powers vested in any organ of the State have to be exercised within the four corners of the Constitution, and further that organs created by a constitution cannot change the identity of the Constitution."

[21] B.R. Kapoor vs. State of Tamil Nadu and anr AIR 2001 SC 3435

[22]M. Nagaraj & Others Vs. Union of India & Others (2006) 8 SCC 212; AIR 2007 SC 71

[23]Minerva Mills Ltd. &orsvrs Union of India AIR 1980 SC 1789. The same sentiments was reiterated in the case of M. Nagaraj & others Vrs Union of India (2006)8 SCC 212: "The Constitution is a special heritage and, therefore, you cannot destroy its identity"

[24]John Ferejohn, Jack N Rakove& Jonathan Riley,*'Constitutional Culture & Democratic Rule'*,Cambridge : Cambridge University Press, 2001), p.9

[25]K. Skaria Vs. Dr.C.Mathew , AIR 1980 SC 1230

[26] Robert C. Post (2003), "The Supreme Court, 2002 Term–Foreword: Fashioning the Legal Constitution: Culture, Courts, and Law",*Harvard Law Review*, Vol 117 Issue 1, pp. 4 -112 (p. 8); Matthew S.R. Palmer (2007), "New Zealand Constitutional Culture",*New Zealand Universities Law Review,* Vol. 22, pp. 565-597 (p.569)

[27] Reva B. Siegel (2001), "Text in Contest: Gender and the Constitution from a Social Movement Perspective", *University Pensylvania law Review,* Vol 150, Issue 1 (November, 2001) , pp 297-351 (p.303)

ISSN 2322 - 0899

historically formed sustainable value system[28] of conviction, perceptions and legal awareness, enriched by the experience of generations[29].

A little elaboration will cause no harm here. As we know, culture grows in a society through ages, and in turn it sustains the society. It lets human community geared towards creative co-existence on the basis of common rules of social cohabitation acquired through mutual consent[30]. Culture signifies a "psychological orientation towards social objects"[31]. It sets the attitudes, beliefs and sentiments of the society and creates the structural base for its rules of governance and sustenance. Culture constitutes the basis for the social community in the process of establishing and guaranteeing the fundamental rules of governance as well as limitation on governance. This phenomenon is not uncommon in politics and law; there also develops a culture which could be pre-historic to formal adoption of a constitution. Fundamental assumptions and rules of the society are product of personal as well as collective experiences of components of socio-political society. Constitutional culture assumes that the governing charter is created by the citizenry and may be amended or abrogated by it under certain circumstances; but the people and the constitutional or governmental functionaries are bound by it until the charter is changed, though the citizens are free to disagree. It is pertinent to quote the observation of Karl N Llewelyn, considering the gradual and measured growth of fundamental norms of a constitution, "the basic postulates of a constitution run more deeply and change more slowly"[32]As we know, Constitution has an extra-legal origin[33] and this extra-legal origin of constitution is deeply influenced by the constitutional culture of that nation. It is very difficult to explain how the population at large comprehend and accept this constitutional culture and crystallize them as their law of the land. Drafting a constitution of a nation is a historical fact; but grafting a constitution and its norms in the collective as well as individual conscience of the people is a continuous process.

In the eyes of popular constitutionalists, constitutional law is the product of a "constitutional culture" in which judges are only one of many interpretive actors[34]. Constitutional culture is a specific subset of culture that encompasses extrajudicial beliefs about the substance of the Constitution[35]. According to DoniGewirtzman, "constitutional interpretation – in real or idealized form – is envisioned as the product of a constitutional culture …". Constitutional culture is first and foremost incarnate and finalized in every legal system through the constitutional doctrine characteristic of that particular system. The doctrine includes an entirety of systematized knowledge, principles and approaches concerning the fundamental relations of being, as well as the content, legal nature, social mission and political significance of the Fundamental Law which is the result of the "formalization" of the constitutional culture. The clarification of value system guidelines for a social community is an inseparable component of constitutional doctrine, along with spelling out the rules of individual behaviour and restrictions on power. The constitutional doctrine includes theoretical and methodological foundations of the Constitution, the criteria for their implementation in social practice, standards for the determination of constitutionality, the nature and concrete specifics of constitutionalization of social relations. Constitutional culture acquires substance only in the event and to the extent, when and to which extent the Constitution or constitutional norms become actuality. Constitution and constitutional norms represent two different things, like the body and the spirit; though both are separate, yet they cannot be separated from each other (Otherwise both would mean zilch). Hence for greater and higher accomplishment of existence harmony between body and soul or so to say constitution and constitutional norms

---

[28] Constitutional culture is a certain system of values of the human community geared towards creative co-existence on the basis of common rules of social cohabitation acquired through mutual consent.

[29]DoniGewritzman (2005), "Glory Days : Popular Constitutionalism, Nostalgia and the True Nature of Constitutional Culture", *The Georgetown Law Journal* Vol.93, pp. 897 - 938

[30]GagikHarutyunian, '*Constitutional Culture : the lessons of history and the challenges of time*' (2009) p.19 "Constitutional culture is a certain system of values of the human community geared toward creative co-existence on the basis of common rules of social cohabitation acquired through mutual consent."

[31] Almond and Verba, "*Civic Culture: Politial Attitudes and Democracy in five Nations*", Princeton University Press(1963), p. 13

[32] Karl N Llewelyn (1934), "The Constitution as an Institution", *Colombia Law Review,*Vol 34 Issue 1, pp. 1-41

[33]Sir John Salmond, '*Jurisprudence'*, (London: Sweet and Maxwell Ltd., 1930), p.154

[34]Ibid as note 29, p.899

[35]Robert C. Post (2003), "The Supreme Court, 2002 Term–Foreword: Fashioning the Legal Constitution: Culture, Courts, and Law",*Harvard Law Review,* Vol 117 Issue 1, pp. 4 -112 (p. 8)

 ISSN 2322 - 0899

becomes imperative. There must be a certain harmony between constitutional perceptions and social realities. Constitutional culture characterizes that harmony. It is important to note that a commitment to constitutionalism is product of constitutional culture. Constitutionalism is the practice of constitutional culture which put limits on the public power of constitutional authority which is enforced in the name of constitutional norms.

ELUCIDATION OF 'CONSTITUTIONALISM' & CONSTITUTIONAL CULTURE'

To have a better grasp of over the notion of constitutional law, constitutionalism and constitutional culture, the author has taken of three of factual events to illustrate the same.

The constitutional texts of India have made it clear that a non-elected member of a legislative body can become a Minister, Chief-Minister or Prime Minister. And there are number of instances when these things had happened in India. Article 75(5) and Article 164(4)[36] of Indian Constitution are the corresponding provisions for Central and State Council of Ministers, respectively. SC[37] has clarified the position of the law that if the Governor of a State appoints a Chief Minister and Council of Ministers, none of whom are members of the State Legislature, and the Legislative Assembly of the State to whom the Council of Ministers would be responsible endorses this unlikely Council of Ministers, there is nothing in the Constitution which would make this appointment illegal. That means a person, not being a Member of either House of Legislature could be appointed a Minister, but he could continue as a Minister for a period of six consecutive months only during which period he should get himself elected to the Legislature or else he must cease to be a Minister after expiry of that period.

This aforesaid constitutional law of India is a typical example of how the text of the constitutional law allow the relaxation in the form of limited privilege to the non-elected member to become a minister in a Council of Ministry. Now, let's examine a typical actual situation. Shri TejParkash Singh, was appointed as a Minister in the State of Punjab on the advice of the Chief Minister, Sardar Harcharan Singh Barar on 09.09.1995. At the time of his appointment as a Minister, he was not a Member of Legislative Assembly in Punjab. He failed to get himself elected as a Member of the Legislature of the State of Punjab within a period of six months and submitted his resignation from the council of Ministers on 8.3.1996. During the term of the same Legislative Assembly, there was a change in the leadership of the ruling party. Smt. Rajinder Kaur Bhattal, was, on her election as Leader of the Ruling Party, appointed Chief Minister of the State of Punjab on 21.11.1996. Shri TejParkash Singh, who had not been elected as a Member of the Legislature even till then, was once again appointed as a Minister w.e.f. 23.11.1996. This particular appointment of Shri Tej Prakash Singh was questioned before the Supreme Court of India. The SC[38] has declared this kind of appointment unconstitutional.

The text of either Article 75 or Article 164 do not prescribe any restriction for reappointment of person as Minister in a Council without becoming a member of the Constituent Member Legislative Assembly or Parliament. The framers of the Constitution did not visualizethat a non-legislator can be repeatedly appointed as a Minister for a turn of six months each time, without getting elected. There is no bar to this course being adopted on the text of the Constitution. Article 75 or Article 164 do not expressly prohibit reappointment of the Minister, without being elected, even repeatedly. But, reappointment of such person as in the case of Shri Tej Prakash Singh will be a blatant violation of the spirit and values of representative democracy. In S R Choudhury v. State of Punjab case it was argued, and rightly so as it struck at the very root of Indian parliamentary democracy.

India is a Democratic Republic and opted for responsible Government. The very concept of representative democracy and responsible Government signifies Government by the People. In constitutional terms, it denotes that the sovereign power which resides in the people is exercised on their behalf by their chosen representatives and for exercise of those powers, the representatives are necessarily accountable to the people for what they do. The Members of the Legislature, thus, must owe their power directly or indirectly to the people. Indian Constitution has chosen a system of political organisation, which is articulated in the Preamble. It is also apposite to note that Preamble indicates the source from which the Constitution comes, viz., "We, the People of India". It is needless to mention that in Indian parliamentary form of democracy; the Members of the State Assemblies or Lok Sabha trace their power directly as elected by the people while the Members of the Council of State or Rajya Sabha owe it to the people indirectly since they are chosen by the representative of the people.

[36]Article 75 (5) and 164(4) say: "A Minister who for any period of six consecutive months is not a member of the Legislature of the State shall at the expiration of that period cease to be a Minister."

[37]Har Sharan Verma v. TribhubanNarain Singh, Chief Minister, UP, AIR 1971 SC 1331

[38] S R Choudhury v. State of Punjab, AIR 2001 SC 2707

 ISSN 2322 - 0899

On the aforesaid understanding, the Honble SC observed that " By permitting a non-legislator Minister to be reappointed, without getting elected within the period prescribed by Article 164(4), would amount to ignoring the electorate in having its say as to who should represent it - a position which is wholly unacceptable. The seductive temptations to cling to office regardless of constitutional restraint must be totally eschewed. Will of the people cannot be permitted to be subordinated to political expediency of the Prime Minister or the Chief Minister as the case may be, to have in his cabinet a non-legislator as a Minister for an indefinite period by repeated reappointments without the individual seeking popular mandate of the electorate." Indeed, reappointment of such a person, who fails to get elected as a member within the period of grace of six consecutive months, will not only disrupt the sequence and scheme of Article 75 and 164 but will also defeat and subvert the basic principle of representative and responsible Government.

Let’s take up another incident where Judiciary rose to the occasion to uphold the constitutional values. In an ambiance of widespread violation of human rights due to ongoing armed insurgency and counter action in the State of Chhattisgarh, the State had actively promoted the activities of a group called ‘SalwaJudum’, an armed civilian vigilante group, as one of the counter insurgency measures. The State (the State of Chhatisgarh and Union of India) had claimed that employing the young local people in the counter-insurgency activities was vital and necessary to provide security to the people affected by Maoist violence and to fight the treat of Maoist extremism. In the case of Nandini Sundar v. State of Chhattisgarh[39], Hon’ble Supreme Court clarified that it did not seek to interfere in security considerations for which the expertise and responsibility lie with the executive, directed and controlled by the legislature. But, Judiciary tends to intervene in such matters in order to safeguard constitutional values and goals. JusticeSudarshan Reddy and Justice S.S. Nijjar in this case observed that the fight against extremism cannot be effectuated by constitutional democracies by whatever means that are deemed to be efficient. Efficiencies is not the sole arbiter of all values and goals that constitutional democracies seek to be achieved. All efficient means are, not necessarily, legal means, supported by constitutional frameworks. Finally, it was observed by the SC that protection of civil liberties is far more sacred value than efficiency of a means and declared the act of the State of arming the civil vigilante is unconstitutional. In case, though the executive has the prerogative to opt for an effective mechanism to deter the security threat on the State, but it cannot be done at the cost of the fundamental values of the Constitution.

The forerunners of constitutional institutions face a typical challenge. At one hand, they are urged to promote the constitutional norms that they are sought to protect and defend. On the other hand, they are also under the temptation to advance the policies they favour; they have strong incentives to treat other constitutional instruments to their interests or most amenable to their influence. Let’s take the example of amendment of section 3 of Representation of People Act, 1951 (RPA). Section3 of RPA originally provided that the qualification for being chosen as a representative of State in the Council of State in India was that the candidate be ‘an elector for a Parliamentary constituency in that State or territory’. A controversy erupted in December 1993, when T N Seshan, the then Chief Election Commissioner, prepared a list of twenty Members of Parliament (MPs) holding membership since January 1988 who appeared 'prima facie not to be ordinarily resident in the States from which they were elected'. Seven out of those 20 MPs were Union Ministers. Legally, section 3 of RPA became an area of inconvenience for the political parties. This provision was amended in 2003. The amendment removed the provision requirement of an ' identifiable nexus' with the State. In effect, this was a major change in the character of the composition of the Rajya Sabha. It had virtually obliterated the distinction between the two houses of Parliament. This amendment was challenged in the KuldipNayar v. Union of India[40] and the Hon'ble SC upheld the said amendment. Dr Subhas C Kashyap resented the conclusion drawn by the SC and wished the matters may be reviewed at the earliest[41]. The Rajya Sabha is constituted to provide representation to the people of the various constituent States of the Indian Union and a representative of with no domicile in a particular State cannot be effectively represent the people of the State. Unfortunately, because of the 2003 amendment of the RPA and subsequent endorsement of its constitutional validity by the Hon’ble SC, political party in power using the said constitutional institution a place of accommodation for their prominent party members.This is a very typical incident where the political and personal convenience got better of constitutional norms.In fact, there are glaring instances where a particular a particular candidate lost general election (Lok Sabha), but in order to accommodate such persons in the cabinet, they were elected as Rajya

[39](2011) 7 SCC 547

[40] (2006) 7 SCC 1

[41] Dr Subhas C Kashyap (2008), *Constitutional Law of India* (vol 1), New Delhi, Universal Law Publication, p.1056-1058

Member from other than their own State. And thereof, the very representative character of Indian democracy as envisaged under the Constitution is negated. Hon’ble SC, which is the conscience keeper of Constitution, had lost a chance in the case of KuldipNayar v. Union of India to restore the infraction of constitutional culture of representative democracy of India.

CONCLUSION

The answer to the challenges of choosing between the convenience and constitutional norm lies in having a stubborn constitutional culture. A constitutional culture guidesand goads the State as well as non-State actor for attainment of constitutional objectives. A constitutional culture is a web of interpretative norms, canons and practices which most members of a particular community accept and employ at least implicitly to identify and maintain themselves within the demands of the Constitution. The concept of constitutional culture is to include norms and rules of interpretation as well as the institutions and practices of the government. It seeks to identify the higher-level norms and rules (separating itself from other ordinary law) as accepted as constitutional norms and, further, provides insights into the various mechanisms that are employed to limit the State actors as well as non-State actors. Constitutional culture is a practice that people follow in instituting and constraining their government and governance.

At the cost of repetition, let's reiterate the rudiments of constitutional law. A Constitution must not be construed in a narrow and pedantic sense. The words used may be general in terms but, their full import and true meaning, has to be appreciated considering the true context in which the same are used and the purpose which they seek to achieve. It is a fact that much of the action in creating the structures of government and governance takes place outside constitutional texts conceived. Normally, government and governance is conceived and run under statute law, as interpreted by the functionaries of the State and by establishment of informal conventions or understandings. A Constitution should operate to constrain conflict by fostering fundamental confidence in its institutions and procedures true to its spirit. It is an important facet of constitutionalism. Constitutionalism does not suggest only a commitment to textual construction of the Constitution. Interpretation of constitutional texts is only a part of constitutionalism. It involves historical and cultural interpretation in understanding the application of the texts of a Constitution. It is not that texts are unimportant. Texts can constrain plausible interpretation. Words, if they are to retain any useful social purpose, we must intrinsically follow the meaning which is construed from its practical circumstances.

Constitution represents a nation's philosophy, politics, society and law. For the accomplishment of constitutional objectives, functionaries and instrumentalities of the State and of the Constitution must forever remain conscious of their constitutional obligations and not sacrifice either political responsibility or legislative conventions at the altar of 'political expediency'. The successful working of any constitution depends upon a spirit of fair play of self-restraint and of mutual accommodation of differing interests and opinions. There can be no constitutional government unless the wielders of power are prepared to observe the limits upon governmental powers. This is possible only when all the stack holders of States, including 'the People' understand and nurture ‘Constitutional Culture’.

ABOUT THE JOURNAL

International Journal of Research in Management & Social Science is a quarterly double blind reviewed research journal of Empyreal Institute of Higher Education, Guwahati, India. It seeks to provide a platform to research scholars, practicing managers, and academicians in business management, commerce and allied fields, to present their research findings and share their views and experiences. Its aim is to promote research education worldwide and to establish acquaintances between management and Information Technology. The journal focuses on issues related to the development and implementation of new methodologies and technologies, which improve the operational objectives of an organization. These include, Project management, logistics, production management, e-commerce, quality management, financial planning, risk management, General Management, Banking, Insurance, International Business, Health Care Administration, Human Resource Management , Non-Profit Organizations, Operations Research/Statistics, Operations Management, Organizational Behavior and Theory, Organizational Development, Organizational Management, Production/Operations, Public Administration, Purchasing/Materials Management, Entrepreneurship, Strategic Management Policy, Technology/Innovation, Tourism and Hospitality, Supply Chain Management, Rural Management, Public Management, Knowledge Management, Business Ethics, Corporate Social Responsibility , Negotiations and Competitive Decision Making, Data Analysis, Hotel Management and emerging trends in allied subjects. The journal provides a forum for researchers and practitioners for the publication of innovative scholarly research, which contributes to the adoption of a new holistic managerial approach that ensures a technologically, economically, socially and ecologically acceptable deployment of new technologies in today's business practices.

Guidelines for Contributors

1. Manuscripts should be submitted preferably through email and the research article / paper should preferably not exceed 8 – 10 pages in all.
2. Book review must contain the name of the author and the book reviewed, the place of publication and publisher, date of publication, number of pages and price.
3. Manuscripts should be typed in 12 font-size, Times New Roman, single spaced with 1” margin on a standard A4 size paper. Manuscripts should be organized in the following order: title, name(s) of author(s) and his/her (their) complete affiliation(s) including zip code(s), Abstract (not exceeding 350 words), Introduction, Main body of paper, Conclusion and References.
4. The title of the paper should be in capital letters, bold, size 16” and centered at the top of the first page. The author(s) and affiliations(s) should be centered, bold, size 14” and single-spaced, beginning from the second line below the title.

First Author Name1, Second Author Name2, Third Author Name3

1Author Designation, Department, Organization, City, email id

2Author Designation, Department, Organization, City, email id

3Author Designation, Department, Organization, City, email id

5. The abstract should summarize the context, content and conclusions of the paper in less than 350 words in 12 points italic Times New Roman. The abstract should have about five key words in alphabetical order separated by comma of 12 points italic Times New Roman.

Examples of References

All references must be arranged first alphabetically and then it may be further sorted chronologically also.

- Abrams, F. W., (1951), ‘Managements Responsibilities in a Complex World’, Harvard Business Review, 29(3): 29 – 34.
- Bateson, C. D.,(2006), ‘Doing Business after the Fall: The Virtue of Moral Hypocrisy’, Journal of Business Ethics, 66: 321 – 335
- French, P. A. (1984), “Collective and Corporate Responsibility”, Colombia University Press, New York.
- Morris, C. (1999) *Quantitative Approaches to Business Studies* (5th edn), London, Financial Times Pitman Publishing.
- Khushalani, Lakhan and Kulkarni, Prasad (2007), “Network Security”, Presented at the National Conference on Emerging Technologies in Control and Instrumentation, October 19-20 2007, Mumbai: TSEC, 53 – 55.
- Dees, J.G. (2001), “The Meaning of Social Entrepreneurship”, Retrieved from: http://www.caseatduke.org/documents/dees_sedef.pdf (accessed 10th December 2010).
- K. Mae Heussner (2008). Jeff Ooi - from digital to political clout? Accessed 15 May 2008 from http://www.Malaysiakini.com.news/78757.

International Journal of Research in Management & Social Science

IJRMSS

IMPACT FACTOR

3.42

ISSN : 2322-0899

INDEXED AT

THOMSON REUTERS	INDEX COPERNICUS INTERNATIONAL	CiteFactor Academic Scientific Journals	Journal Seeker Research Bible	OAJI .net Open Academic Journals Index
INNO SPACE SJIF Scientific Journal Impact Factor	JOUR INFORMATICS	JOURNAL INDEX .net	Google scholar	ResearchGATE scientific network
SciSeek	I2OR	Scribd.	ADVANCED SCIENCE INDEX	AcademicKeys UNLOCKING ACADEMIC CAREERS
bing	iseek	entireweb Beta	Scholarsteer Scholarly Information	WZB Berlin Social Science Center
NJ Impact Factor	JISRA JIF	DIIF	GENERAL IMPACT FACTOR Universal Digital Object Information	Research Impact Factor
GIF GLOBAL IMPACT FACTOR	Cosmos COSMOS IMPACT FACTOR		IIJS	JIF JIFACTOR
SIS Scientific Indexing Services	PAS Pak Academic Search Growing Knowledge For Future	Wissen für Mensch & Umwelt ZB MED www.zbmed.de	Open Access Library Search Engine, Journal, Index, Repository	EZB Electronic Journals Library
Journal Seek	FWS FreeWebSubmission.com	Exactseek RELEVANT WEB SEARCH	UMS UNIVERSITI MALAYSIA SABAH	OCLC WorldCat
International Innovative Journal Impact Factor (IIJIF)	bibliothek Wissenschaftspark Albert Einstein	ESJI Eurasian Scientific Journal Index www.ESJIndex.org	JOURNAL FACTOR	INFOBASE INDEX
DocSlide	Scientific Journal Impact Factor	UNIVERSIDAD DE GUADALAJARA Red Universitaria de Jalisco		www.irmgn.ir
ACADEMIA	Yumpu	STUDYLIB	docshare.tips	BASE Bielefeld Academic Search Engine

Certificate
IC Journal Master List

INDEX COPERNICUS
INTERNATIONAL

Certificates that journal

International Journal of Research in Management & Social Science

ISSN: 2322 - 0899

has been indexed in the
IC Journal Master List in 2014.

ICV: 6.35

1 May 2014
Date

Signature: